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for

EXCELLENCE IN RESEARCH IN PASTORAL MINISTRY

May 24, 1998

At Commencement each year, the Faculty of Asbury Theological Seminary grants a distinguished dissertation award to recognize and honor a Doctor of Ministry graduate who has submitted the outstanding dissertation-project for that year.

The recipient of the 1998 Distinguished Dissertation Award is **Stacy R. Minger**. Stacy's dissertation, entitled **Preaching to Cultivate a Whole-Person Response in the Practice of Stewardship**, sought to evaluate the cognitive, affective, and behavioral, changes in worship participants of the Wayland United Methodist Church, Michigan, as a result of an eight sermon series on biblical, financial stewardship


The criteria which governed the selection of this outstanding dissertation-project are:

- ◆ Contributes in a substantial way to the Church's understanding of the nature and practice of ministry.
- ◆ Demonstrates potential for publication.
- ◆ Consistently follows standard research conventions.
- ◆ Conforms invariably to designated style guidelines in all respects.

The Faculty of Asbury Theological Seminary commends Dr. Minger for her outstanding work and salutes Dr. Robert Mulholland, her faculty adviser for his excellent mentoring of Stacy. We pray for your continued success, Stacy, in leading others to Christ and building them up in the faith.



Dr. Maxie D. Dunnam
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Dr. Leslie A. Andrews, Dean
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ABSTRACT

PREACHING TO CULTIVATE A WHOLE-PERSON RESPONSE IN THE PRACTICE OF STEWARDSHIP

by
Stacy R. Minger

Churches easily fall into the pattern of promoting the behavior of financial giving without adequately laying a theological foundation for giving. As a result, stewardship is reduced to fundraising. Christian giving is a whole-life response of gratitude to God's grace that includes affective and cognitive responses as well as behavior.

The purpose of this research was to evaluate the affective, behavioral, and cognitive changes in the worship participants of the Wayland United Methodist Church as a result of an eight-sermon series on biblical financial stewardship. The sermon content, style, and delivery were designed to facilitate the congregation's response in the affective, cognitive, and behavioral domains. This research is an evaluation study in the experimental mode which utilizes a pre-, mid-, and post-test design with no comparison group.

From the pre- to the post-test a significant change was observed on the composite Stewardship scale. The Affect response was significant over all three measures; Cognition increased significantly between the pre- and mid-test; the Behavior scale showed no statistically significant increase, but the subject's actual giving increased 24 percent. The intervening variables of gender, age, gross household income, number of years attending the church, or recent changes in income do not account for the observed changes. A positive relationship exists between the response on the Stewardship scale

and the sermon elements (use of illustration, positive emotional appeal, conversational style, and life application).

The findings of this study demonstrate that a whole-person response in the practice of stewardship is strengthened when the stewardship messages are preached intermittently over several months. The stewardship response is increased by sermons that are presented in a conversational style with attention to positive emotional appeal.

DISSERTATION APPROVAL

This is to certify that the dissertation entitled
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IN THE PRACTICE OF STEWARDSHIP

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Stacy R. Minger

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CHAPTER 1

Overview of the Study

Background

During my first two months as the pastor of the Wayland United Methodist Church (August and September, 1995), I hosted twelve parsonage gatherings. Everyone in the congregation received an invitation; 100 of the congregation's 175 members attended. At each of the gatherings I asked the same set of three questions and recorded the responses. After inviting people to share how they had become involved in the life of the congregation and what they appreciated about the church, I concluded our sharing time by asking: "If anything could happen within the life of this church during the next five years what would you like to see occur?"

Many responses focused on programming, community outreach, and youth ministry. I did not anticipate, however, the significant number of responses centered on finances and stewardship. Participants expressed a concern for the church's need for financial stability, a better understanding of stewardship, and greater financial accountability among church leadership. In each group one or more individuals responded with an eye toward financial matters. As these hopes were named, many of those in attendance supported the comment with affirmative body language and verbal responses.

Within the context of these parsonage gatherings, I began to see the global nature of the congregation's concern about available resources and fiscal responsibility. Since the first months of my ministry in this church, the financial picture has slowly, but steadily continued to improve. The purchase of a new computer and accounting software has provided the leadership with a sharper picture of church finances. Monthly reports, given

to each committee chairperson, detail the year-to-date expenditures in relation to the committee's budget. These reports have increased accountability. Decisions about spending are now made by direct consultation with the budget as well as the availability of funds on hand. The committee chairs have agreed together that they will not exceed the allotted budget unless that decision has been presented to and approved by the Administrative Council. This team approach has increased the level of trust among the leadership.

The congregation has also experienced a growing trust in the leadership's decisions about finances and budgeting. In the past, the yearly budget was set without regard for or consideration of the congregation's level of giving. As a result, the approved budget always significantly exceeded the congregation's willingness (or perhaps their ability) to give. Before the beginning of each new year, the church was already experiencing a budget shortfall. The rest of the year was spent trying to get people to give more.

In the Fall of 1996, the finance committee stepped out in a new direction. Instead of setting the budget and then turning to the congregation to raise the funds, they shifted the focus from the church's need for money to giving as a response to God's grace. The congregation was asked to estimate their level of giving based on their response to God, with the understanding that at a later date a budget would be set that would not exceed the congregation's indicated level of giving.

The congregation's response was positive. Their estimated giving level for 1997 indicated an 18 percent increase over the 1996 level of giving and a budget was set accordingly. In this way the leadership has become more responsive to the congregation, resulting in an increased level of trust, as well as heightened congregational morale. This

change moved the congregation toward placing finances within a proper stewardship perspective. Instead of allowing finances or a monetary shortfall to drive the congregation into a burdensome fund-raising mentality, the church has begun learn about the spiritual dimensions of giving that will lead to deeper levels of discipleship.

If Christian financial stewardship is merely a matter of meeting the church's financial obligations, then these improvements signify progress. To reduce stewardship, though, to a concern for adequate funding misses the greater, underlying need to address the spiritual dimension of a life lived in relationship with God. The challenge of Christian stewardship is not simply a matter of changing the congregation's behavior so that more money is given toward meeting the budget. The nature of stewardship from a biblical perspective requires an inner transformation accomplished by the individual's openness to the work of the Holy Spirit in his or her life (Clinard 26-31; Hess 11).

The immediate, pressing financial concerns within the Wayland United Methodist Church have eased with the increased level of giving as well as a deepening trust among the leadership and the congregation. This good response to the financial needs of the church is encouraging and congregational morale is high. Recognizing a good beginning in stewardship is just that, a good beginning in a life-long process of spiritual growth. This project acknowledges that stewardship is more than fund-raising (Grimm 82-83; Hess 45; Rieke 3-4; Callahan 111; Hoge "Introduction" 104), and therefore seeks to promote continued growth in Christian discipleship by inviting the congregation to a life of stewardship enabled by God's grace.

Congregational Context

The Wayland United Methodist Church began as a worshipping community October 1, 1856, as The Wayland Circuit of the Methodist Episcopal Church. The first church building was erected in 1864. The facility the congregation now occupies is the third structure, standing on the same site as the previous buildings. The current facility was built in two phases, an educational wing was completed in 1967, and the sanctuary was dedicated in 1977.

The current membership of the congregation stands at 176 members with an average worship attendance of 125. The membership and worship records of the past thirty years indicate that the current membership is at the lowest point of this thirty-year period. However, the worship attendance registers higher than it has since 1986. During the mid-1990s the average worship attendance slipped to 100. From 1976 to 1985 the worship attendance averaged 141 with a membership of 240. Prior to 1976 the average worship attendance was 125 with a membership of 243 (Annual Conference Journals 1967 - 1997).

The Wayland United Methodist Church is now in the unique position of recording its lowest membership in thirty years, but at the same time enjoying an increased attendance. The increased attendance follows on the heels of the congregation's most depressed period of worship attendance and congregational morale. During the last ten years, the congregation has experienced a dramatic change with many new people attending worship. Table 1.1 presents the numbers of people (children and adults) in worship and identifies the duration of their worship experience in this congregation.

Years of Worship Attendance

Table 1.1

Number of Years in Worship	Number of People (Adults & Children)
0 - 1	43
2 - 5	75
6 - 10	44
11 - 15	51
16 - 25	23
26 - 35	15
36 - 45	14
46 - 55	19
56 +	11

The growth in worship attendance reflects the recent, rapid growth in the Wayland community. The projected population growth for the church's ministry area (a five mile radius from the church) is between 10 and 17 percent from 1996 to 2001. The average age of the congregation is 40; the average age of the Wayland area is 32.2. The median age of the congregation registers at 38 years compared to the community median age of 31 and the national average of 35.3 (MAP).

Most of the congregation's active, formal leadership is drawn from those who have been present between five and sixteen years. In many instances the current leaders stepped into positions with little or no preparation from those who stepped down. The leadership as a body has struggled to plan and give direction to the congregation. There has been a general sense of disappointment that long-time members remain active in worship but offer little leadership. While not in leadership this group continues to identify with the congregation in worship and with their financial assistance. Most significantly, those who were once in leadership but continue no longer, very rarely block

the new decisions or the direction offered by the current leaders. While this does not constitute active support on their part, it does provide a great degree of freedom to move forward.

The Wayland United Methodist Congregation is ethnically homogeneous. Besides one Native American family, the members and constituents are Caucasian. Traditional family structure (married persons and two-parent families), which in many instances also includes extended family, is the congregational norm. In contrast to the Wayland community where the education level is low, with only 8.6 percent of the population being college graduates, advanced degrees are prevalent in this congregation of professionals (MAP).

The congregation's self perception has been that of a small congregation with few resources. Doing the ministry and providing congregational care have been primarily pastoral roles. The congregation, as a whole, has been in the role of passive recipient. A shift away from this model has begun. Many within the congregation, especially the more recent worshippers, have begun to understand that they are more than mere recipients of ministry. They are also contributors or ministry participants. The primary focus of the congregation has begun to shift from maintenance to vitality in worship, congregational care, and community outreach.

The Problem

An individual's behavior--whether or not he or she gives, how much is given--serves as the primary indicator of success when stewardship is narrowed to a fundraising emphasis. Giving is often connected with the support of a church budget. As a result, the focus of giving shifts from an expression of relationship with God to the duties of

membership within an organizational body. Instead of giving a percentage of one's income as an acknowledgment that the individual holds all possessions as a trust from God (Matthew 25.14-30, Luke 12.42-48, 16.1-13), giving becomes an act of beneficence to a needy institution. When this attitude prevails, significant theological damage is done. Church leaders then "run the danger of making God appear to be a pauper instead of the Supreme Giver, for they see the wealth not in the God who gives but in the people who have" (Yurs 22).

The case-based fund-raising approach has long been prominent within the Wayland United Methodist Church. This approach appeals to the donors based on the needs and vision of the organization (Hoge 104). For several years prior to my appointment as pastor on July 1, 1995, a large thermometer of giving was prominently displayed at the front of the sanctuary. The financial gifts of the members were reported by the rising thermometer. However, this visual aid announced failure and shortfall far more frequently than success. The spiritual dimension of joyful, celebrative giving was displaced by a need to raise funds to meet the church's obligations. The thermometer became a symbol of the financial heaviness that has rested over the congregation for many years.

As a way used to draw attention to the ongoing financial concerns of the church and hopefully prompt giving, the receipts and bills on hand were published in the weekly worship bulletin. Rarely, if ever, were the available funds sufficient. This practice drew attention away from giving as an expression of worship and highlighted the obligation of the giver. This negative reinforcement failed to produce a dramatic increase in giving, but it did succeed in dampening morale. Callahan notes that "negative reinforcement

raises a little money--just enough 'little money' so that people think that it works" (82).

The alternative to this case-based fund-raising approach is the stewardship approach that invites a response based on the giving of time, talent, and money as a part of Christian living (Hoge 104).

The behavioral element of giving at the Wayland United Methodist Church, as measured by the ability to meet the church's financial obligations, has grown stronger. Based on the congregation's estimate of giving to the general fund for 1997, there was an anticipated increase of 18 percent over the 1996 level of giving. As of December 31, 1997, the actual increase in giving for the year stood at 9.9 percent. During the same period, giving for missions increased by 30 percent and giving toward the building/project fund increased by 52.3 percent. Even with this solid growth in the behavioral element of giving, the positive response must be set within the larger context of Christian stewardship.

When the reference point of the congregation's giving is shifted from a consideration of the church budget to a broader consideration of a life of stewardship in relationship with God, the need for continued growth in discipleship is highlighted. In 1995, the median household income for the city of Wayland was \$39,484. In 2000, that figure is projected to reach \$45,581 (General Board of Global Ministries). The congregational makeup of a high percentage of college graduates, working professionals, two income households, skilled workers, and low unemployment indicates that the median household income for the congregation would rank somewhat higher than the city as a whole. In 1996, the 187 members of the Wayland United Methodist Church gave a total of \$75,156.58. This is an average of \$402 per member. Recognizing the general and widely

accepted rule of the thumb that 20 percent of the givers will meet 80 percent of the budget, average giving per member is not particularly helpful. In this case, it simply serves to demonstrate that there is room for growth in stewardship.

While the measure of stewardship faithfulness certainly includes the behavioral response of giving (the amount of the gift), that behavior must also be guided by a right understanding of stewardship along with attitudes about stewardship that have been shaped by an experience of God's grace. Adequate funding for the church budget or other ministry goals may quite possibly mask the need for attitudinal transformation and a more complete understanding of Christian stewardship. The goal of this study is to deepen the Wayland United Methodist Church's experience, understanding, and practice of Christian stewardship.

Stewardship, for this study, will be defined narrowly as, "the understanding and feelings (or attitudes) that accompany the giving of monetary gifts within the context of the worship setting." This specific definition has been chosen to contrast sharply with mere fund-raising appeals and approaches to gathering needed resources, however, it has also been chosen for a natural fit within the broader understanding of Christian stewardship. Researchers Hoge, McNamara, and Zech capture both this desired contrast as well as its placement within stewardship theology:

Unlike secular fund-raising, stewardship is deeply rooted in theology. It is not just a fund-raising strategy disguised under a religious veneer. Stewardship embraces a theology of acknowledgment: humans are to recognize that God created all the goods of this world. We do not own the world and its good things, but we are stewards or caretakers of these goods and are responsible for their proper use during our limited time on earth. The goods include our time, our treasure, and our talent. Framed this way, stewardship becomes a way of life. (81)

Christians are not left in the dark to speculate about how to view or how to use material resources. Possessions, money, and lives marked by generosity are recurring themes that can be traced throughout all of Scripture (Getz 21). While biblical teaching on these topics is normative for the Christian life, the practice of stewardship varies widely. Some estimate that 10 to 15 percent of American Christians give at least 10 percent of their income to the church (Beisner), others report the percentage significantly lower at 3.5 percent (Barna 20). Barna reports that of the adults who attend church at least once a month, 37 percent gave no money to the church during the previous year (20). In 1997, the average donation given by adult worshippers of Protestant churches amounted to approximately \$17.00 per week (Barna 20). From 1968 to the 1990s the after-tax giving per member declined in both mainline Protestant and evangelical churches. This same trend is documented among Catholics (Barna 21, Ronsvalle 17).

This gulf between biblical teaching and practice is highlighted by a recent, major study by John and Sylvia Ronsvalle. The goal of the study was “to provide a description of what church members actually think about money, the role it plays in church dynamics, and the implications these attitudes have for the church as an institution” (17). These findings suggest that societal trends have greater shaping power over the individual Christian’s giving patterns than does a clear understanding of the biblical text.

Cultural Factors

The consumer culture has impacted church giving on at least two fronts. First, rising consumerism and increased personal debt mean less is available for personal giving to the church. While discretionary income is a reality for many or perhaps most people in today’s society, items that used to be “wants” are now viewed as “needs.” These newly

designated “needs” eat into resources that might have been shared (Barna 18, Ronsvalle 29). While the definition of “discretionary income” is defined by each individual consumer, those church members who have more discretionary income available will, on average, give more (Hoge 103).

Yet another result of growing consumerism means that now many church members have begun to view giving as a fee-for-service responsibility. As services are rendered by the local congregation or pastor and received by the member or constituent, fees are then paid based on the value to that individual (Ronsvalle 31-32). This shift signals a radical departure from the biblical model of stewardship where giving is an expression of one’s relationship with God as well as an act of worship. Personal satisfaction displaces God and the individual’s relationship with God as the determinative factor in giving. The criteria for giving are reduced to a pragmatic concern for receiving something of value. As a result, generosity is a closer equivalent to tipping an able service employee than demonstrating a whole-life response to the grace of God.

While consumerism is a real factor in this growing practice of paying for services rendered, the church has also encouraged this practice with a fund-raising approach to meeting its financial goals. The fund-raising approach serves to encourage a dues-paying mentality by stressing the need of the church to receive. The spiritual dynamics of giving and stewardship are short-changed in the process of raising money (Grimm 81-83, Hess 45-54).

The fund-raising approach and dues-paying mentality may also play into what sociologists call “free riding behavior.” This terminology comes from the practice of riding free on city buses if no one was present to monitor the passenger’s purchase of a

ticket. In a church or any nonprofit organization, a member prefers to avoid paying a fair share of the organization's costs. In an effort to conserve resources, the giver indicates a lower amount or a decreased ability to contribute than is actually the case, thereby hoping that others will step in to fulfill the need. Free riding is limited in at least two instances: when the individual's motive for giving is reciprocity with God (since God sees all and it is impossible to avoid detection), and when it is common knowledge that the leaders and/or the pastor monitors individual giving (Hoge, McNamara and Zech 48).

Although free riding behavior is not praiseworthy, Hoge cites this response as normal and rational when there are no serious financial needs within the organization. He also notes that in the case of an emergency, generosity will prevail and then recede again when the crisis is over (103).

Free riding behavior may contribute to a situation where the church falls into the fund-raising trap of bouncing from crisis to crisis or even creating a crisis in order to set up a situation where people will give. This short-term approach to fund-raising damages a healthy understanding of stewardship. Crisis fund-raising teaches members "that their money is their own until it is wrung out of them by some appealing need" (Ronsvalle 119). It also teaches that paying bills is the goal of stewardship. In this atmosphere it is difficult to communicate that meaningful stewardship is a response to God's grace (122-123).

Another cultural factor influencing giving patterns is a growing localism. Localism can mean the intentional movement of people into enclaves of existence with others who have similar tastes and lifestyles. These enclaves are intentionally formed islands of privacy (Bellah 179-181). The Church has been commissioned by Jesus not to huddle in

enclaves but to “Go, therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit” (Matthew 28:19). The Church’s mission is outward, but fewer and fewer dollars are finding their way out of local congregations.

A greater percentage of the congregation’s income is staying within the congregation than it has in previous generations (Ronsvalle 36).

With the adjustment for inflation, since 1950 the amount of money sent to support denominational programs has not risen. The reasons cited for this decrease are directly related to cultural dynamics. Increased costs at the congregational level have mounted with rising pastoral compensation, fewer volunteers due to more women employed outside the home, as well as higher expectations and qualifications for church staff (Nemeth and Luidens 111-120, Ronsvalle 73-74). Between 1964 and 1989, the Consumer Price Index quadrupled from 31 to 124 and in mid-1993 it was recorded at 145 (Schaller 13). This long inflationary trend and the identified cultural changes have directly impacted the church, helping to create the atmosphere for increasing fiscal localism.

Some would suggest that this downward trend in giving toward denominational efforts could be explained by controversial, denominational debates on moral and ethical standards. Research does not support this suggestion. Anger over controversial positions is much less a factor than rising local costs. Giving to denominational projects and missions has also declined in denominations that continue to affirm traditional standards (Ronsvalle 212-215).

Giving Indicators

The whole story on giving patterns cannot be captured solely from a sociological or economic vantage point. A 1988 Gallup poll, commissioned by the Independent Sector, a not-for-profit coalition of 650 corporate, foundation, and volunteer groups, found that Americans of low and moderate income are more generous givers than those who fall in higher income brackets. Based on home interviews with 2,775 people, the study reports that “contributing households with annual incomes below \$18,000 gave an average of 2.8 percent of their income; those with incomes between \$50,000 and 75,000 gave 1.5 percent” (“Poor People” 977). Luidens and Nemeth point to a similar phenomenon within the Reformed Church in America. They note that the wealthiest members give a lower percentage of their income, but their relatively higher income translates into larger actual contributions (215).

Motives for giving vary widely. Out of their research, Hoge, McNamara, and Zech have identified what they term “the most prevalent motives” for giving. These include: reciprocity with a social group, reciprocity with God, giving to extensions of the self, and thankfulness (28-49). Except for giving out of a sense of reciprocity with God, the other cited motives are as true in secular settings as in a religious context. The motives for giving, even within the worship setting, may more closely reflect a secular pattern especially among those who do not have a strong faith or understanding of the biblical concept of stewardship.

Looking specifically at motives for giving within the church, Barna identifies six reasons why individuals are likely to give: the giver has a “shared cause” with the ministry, ministry efficiency through the careful and wise use of money, ministry

influence that makes a difference in peoples' lives, a demonstrated urgent need, expression of gratitude, and a sense of partnership with the ministry (59-68). Barna notes that

Perhaps the most startling outcome of the research about people's motivations for church giving is how few of them give to their church because they feel a spiritual compulsion to return to God what he has entrusted to them. . . . Americans appear to be either hardened to or ignorant of the fundamental precepts of biblical stewardship. (Barna 70)

Barna's observation is echoed by Hoge, McNamara, and Zech as they reflect on their research, "In our experience the topic of giving out of thankfulness came up most often in conversations of *what should be*. It came up less often in conversations of actual reality" (75).

Identifying the motives for giving and then determining how the motives interplay within the individual to shape giving patterns is difficult and not likely to bear significant results for research (Hoge 102, Carlson 38-39). Rather than trying to measure motives, researchers have instead measured religious beliefs and behaviors, which in turn serve as indicators of commitment. These indicators correlate with giving patterns (Hoge 102). Barna has termed these religious indicators "theolographic variables" (49).

The strongest predictor of giving is church attendance. Church involvement beyond worship attendance that includes an investment of time and service is also a strong predictor of giving (Barna 42, Hoge 102, "Patterns of Religious Giving" 545, Hoge and Yang 123). While it was noted earlier that denominational giving has declined in mainline as well as traditionally conservative churches, conservative Protestants have the highest levels of giving, followed by mainline Protestants, and then Catholics. A conservative theology stands as a strong positive indicator when giving levels are

considered (Hoge and Yang 123, Luidens and Nemeth 207). The strongest positive indicator for giving is the level of importance the individual grants to biblical guidance for his or her life. “The more convinced people are of the veracity and relevance of biblical insights and the importance of the personal application of those insights, the more consistent and generous they are in support of the church’s ministry efforts” (Barna 53).

Theolographic indicators (over demographic, sociological, and economic indicators) are by far the most significant in helping researchers come to an understanding of a person’s likelihood of donating to churches and other nonprofit organizations. Alongside the theolographic indicators, the demographic indicators are only “moderately useful in predicting giving patterns and level of generosity” (Barna 36). Noting the limitation of demographics, some general observations can still be made. Among church attenders, the least likely to support churches are those in their mid-forties to early fifties (older boomers) and retired adults, sixty-five years and older. The \$50,000 – 75,000 income range represents those who are considerably less likely to support a church financially than their counterparts. Those more likely to give are the highly educated, married adults, and men (Barna 39-42).

Stewardship Defined

Throughout the summer and fall of 1995, I served on a task force called together by Bishop Donald A. Ott (Michigan Area of the United Methodist Church) to address the issues of “Quality and Economy in Ministry.” Bishop Ott’s concern in forming the task force was to consider how the Church could function amid declining financial resources for ministry without jeopardizing the quality of the ministry being provided. As an Episcopal leader he understood the reality of waning denominational resources.

From a fund-raising perspective, an increase in financial resources for ministry is not hopeful, as indicated in the previous section on cultural patterns. The task force, however, chose to reject the foundational assumption that declining resources were an inevitable reality. Instead the group “operated under the conviction that when quality ministry is offered, adequate resources will be available . . . we determined that the measurement of quality ministry is the ability to reach the unchurched and train disciples for effective ministry and mission” (END Task Force Report 1). If the task force had chosen to concentrate its work on the realistic expectation of limited financial resources, the result would certainly have been a cataloging of ideas for raising funds. Rejecting a fiscal focus freed us from fund-raising concerns and instead prompted richer theological reflection on the nature of ministry and the making of disciples. The task force operated with the conviction that people who are growing in Christian discipleship will ultimately exhibit financial generosity as they live out their relationship with God.

A common stumbling block for the church is the perception that there just are not enough financial resources to do what should be done (Rainer 176). Financial resources will continue to be supplied for the ministry of the church as Christian disciples mature in faith and their understanding of stewardship. If the focus of the church is on institutional survival, a fund-raising mentality will prevail and financial resources will continue to dwindle. When the goal becomes spiritual growth and maturation, financial stewardship is taught and expressed as an important aspect of discipleship and a life of faith. The church must choose between a focus on getting funds that seem always to be in short supply, or growing disciples who will learn to give as an expression of love.

A whole-person¹ practice of stewardship is a living expression of the great commandment: “You shall love the Lord your God with all your heart, and with all your soul, and with all your mind, and with all your strength” (Mark 12:30). The instruction of this passage does not seek a love measured by behavior alone. The love of the disciple for the Lord is expressed from the very center of being through thoughts, feelings, and actions. The whole person engages in the expression of love and knows nothing of a love limited to a particular domain of personality or experience. This context provides the setting for a broad understanding of stewardship that promotes a theological way of life which includes the management of all resources available to the individual or the church. A broad understanding of stewardship includes not only the gathering of money, but attention to the giver’s experience of discipleship (Hoge, McNamara, Zech xiv).

For the purpose of this study, *stewardship* will be defined as “the understanding and feelings (or attitudes) that accompany the giving of monetary gifts within the context of a worship setting.” When the worshiper gives a financial offering out of his or her love for the Lord, more is being given than tangible currency. That financial gift represents the whole person presented as a living offering to the Lord. When King David announced before the people of Israel the resources of the nation and the amount of his own personal treasury that would be used for the construction of the Temple, the invitation to give was also extended to the entire population (1 Chronicles 29.1-5). This, however, was not a mere fund-raising appeal. Giving for the Temple’s construction was presented as an

¹ “Because the whole man is the object of God’s covenant love, the whole man is claimed by God for himself. To love God in the way defined by the great commandment is to seek God for his own sake, to have pleasure in him and to strive impulsively after him. Jesus demands a decision and readiness for God, and for God alone, in an unconditional manner. Clearly this cannot be the subject of legal enactment. It is a matter of the will and action” (Lane 432-3).

opportunity for the people to consecrate themselves anew in their relationship with the Lord. David's question, "Who then will offer willingly, consecrating themselves today to the Lord?" invited far more than a response of material resources (29.5). The material gifts signified renewed commitment to living in covenant relationship with God as well as a desire to have their lives ordered around the worship of God.

Bagwell defines money as "distilled energy" (48). Money is human labor. Productivity and self-sufficiency are distilled and converted into cash. The individual who has worked and earned that money may determine to use it to further satisfy the desires and needs of his or her own life. That being the case, self is the reference point for choosing where and how to channel this energy. One growing in Christian discipleship will also recognize that his or her monetary resources are the result of human labor, but the reference point for choosing where and how to channel this distilled energy shifts from self to one's relationship with God. The goal for the Christian growing in discipleship is increasingly shifting away from that which gratifies self to that which honors God.

The choices that surround the use of one's resources demonstrates that "giving is a physical expression of spiritual reality" (Clinard 101). The act of giving is more than a simple act of outward behavior. Giving reflects the inner motivations and affections of the heart. An overflow of generosity most often reflects the deeper commitments of a life touched by God. However, the observation is also registered that the deceitfulness of the heart may lead an individual to give out of pride, self-promotion, or as an avenue of gaining power and control. Even these negative possibilities summon a heart-level consideration when giving is promoted and addressed.

Many Christians do not know the joy of giving because they have never been taught (Callahan 49, Hess 37). Many other Christians do not know the joy of giving because they have been taught by fund-raising practices rather than biblical principles. Duty and obligation hangs over the heads of those who give in a fund-raising context. Cheerfulness and joy lifts the hearts of those who give as an expression of their love for God. Spiritual growth and maturity must be nurtured. Believers need to be taught at all points in the spiritual life, this includes instruction with references to giving. The first step in stewardship preparation is “communicating biblical perspectives and principles” (Barna 91).

The Apostle Paul wrote to the Corinthian Christians with instruction about giving. He encouraged giving by drawing their attention to the resources of God for their lives. Giving is surrounded by cheerfulness when the giver recognizes that “God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work” (2 Corinthians 9:8).

Description of the Project

This project consists of eight stewardship sermons preached over a period of six months. The sermons were preached during the 10:00 AM Sunday morning worship service of the Wayland United Methodist Church. The preacher and researcher is the congregation’s pastor, Stacy R. Minger.

Five of the sermons in this series were exegetical messages, with each sermon focusing on a single pericope (Table 1.2). Three of the sermons were topical in nature. Each passage used in the topical sermons was chosen for its value in addressing the sermon’s theme (Table 1.3).

Exegetical Sermons

Table 1.2

Scripture Passage	Title	Theme
Luke 19.1-8	Welcoming Jesus.	Relationship with Jesus changes our relationship with money.
Exodus 35.4-5, 20-29; 36.2-7	Enough Already!	Generosity abounds when those who give do so willingly.
Acts 4.32-37	Staking Claims.	The Christian is free to share his or her resources.
Malachi 3.6-12	An Audit at the Altar.	Giving that pleases God.
1 Chronicles 9.14b-16	Giving to the Giver.	Giving to God.

Topical Sermons

Table 1.3

Scripture Passages	Title	Theme
2 Corinthians 9.6-10, Deuteronomy 15.7-10	Attitude Check!	Cheerful & Joyous Giving.
Matthew 6.19-33, 1Tim 6.6-10	Catching a Thief.	A life of stewardship protects God's rightful place in one's life.
1 Corinthians 16.1-13	Some Considerations Before the Plate is Passed.	The practical considerations of giving.

The sermons were prepared to communicate the message of the text in a manner that invites a whole-person² response through the use of illustrations, humor, life application, and a conversational delivery style. A conversational delivery style was enhanced by a delivery without reliance on notes or the use of the pulpit. I have used this method of

² Bryan Chapell introduces the "whole-person" concept. Preaching to the whole person means intentionally appealing to the affective and volitional domains through the use of illustrations, even as propositional statements appeal to the intellect (*Christ Centered Preaching* 166-167, *Using Illustrations* 49-66). For the purpose of this study, a whole-person response includes the affective, cognitive and behavioral domains.

delivery since April, 1997, and have received strong positive feedback from the congregation. The length of the sermons in this series, on average, was twenty minutes. This duration fit the current worship pattern and comfort level of the congregation.

Purpose

Given the congregation's minimal, personal experience or knowledge of biblical, financial stewardship, the goal of this project was to promote stewardship from a biblical perspective. Therefore, the purpose of the research was to evaluate the affective, behavioral, and cognitive changes in the worship participants of the Wayland United Methodist Church as a result of an eight-sermon series on biblical, financial stewardship presented over a period of six months. For the purpose of this study, *stewardship* is defined as "the understanding and feelings (or attitudes) that accompany the giving of monetary gifts within the context of the worship setting."

Research Question #1

What knowledge about financial stewardship, affect, and giving patterns characterized the congregation prior to the implementation of the preaching program?

Research Question #2

What changes occurred in the congregation's knowledge, affect, and giving patterns subsequent to the preaching program?

Research Question #3

What elements of the sermon design and delivery assisted the congregation in a more complete experience, understanding, and practice of stewardship?

Research Question #4

What other intervening variables might correlate with the observed changes in the congregation's patterned responses to financial stewardship?

Methodology

The purpose of the study was to evaluate the affective, behavioral, and cognitive changes in the worship participants of the Wayland United Methodist Church as a result of an eight-sermon series on biblical, financial stewardship that was presented over a period of six months. This is an evaluation study in the experimental mode which utilizes a pre-, mid-, and post-test design with no comparison group.

Subjects

The subjects of this study were those who attend the 10:00 AM Sunday morning worship service at the Wayland United Methodist Church at least once each month. For this study, the population and the sample are identical; every adult (age eighteen or older) who fits the worship criteria was mailed and asked to complete and return the pre, mid, and post-sermon series questionnaires.

Variables

The independent variable of this research project is the sermon series. Eight sermons were preached intermittently over a six-month period. While the biblical text directed the content of each sermon, specific attention was also given to shaping the sermon by employing communication aids that would heighten the listener's receptivity to the message. These communication aids include: the use of illustration, a conversational delivery style, positive emotional appeal, and life application.

The dependent variables of this study are the affective, behavioral, and cognitive changes in relation to financial giving experienced by the worship participants.

Intervening variables which might influence or help to explain outcomes include: age, level of income, and number of years attending the Wayland United Methodist Church.

Instrumentation & Data Collection

A researcher-designed questionnaire (see Appendix A, B, and C) was the primary instrument used to measure the effects of the sermon series in the lives of the worship participants. The pre-sermon series questionnaire was mailed to the subjects two weeks prior to the beginning of the sermon series. This questionnaire served as a pre-test to provide a baseline reading on the respondent's knowledge and feelings about biblical stewardship.

Following the fourth sermon in the series of eight, a mid-sermon series questionnaire was mailed. The questions regarding the respondent's affective and cognitive responses to stewardship were retained in the mid-sermon series questionnaire and presented exactly as in the first questionnaire. In addition, the mid-series questionnaire measured the subject's response to elements of sermon style and delivery (use of illustrations, conversational style, positive emotional appeal, and life application) that were incorporated to strengthen an affective, cognitive, or behavioral response to the sermons.

The final administration of the questionnaire took place immediately following the eighth and last sermon in the stewardship series. This post-sermon series questionnaire was identical to the mid-point questionnaire with one addition. At the end of the questionnaire a series of blank lines were provided with an invitation to the respondent to

record any thoughts, feelings, or reflections that he or she would like to share as a participant in the study.

Confidentiality was insured by the use of respondent created codes. At the administration of each questionnaire, the respondents were instructed to re-create the same code. This method of coding allowed the researcher to track changes in the individual respondents over time as well as note the composite for the entire sample.

The researcher-designed questionnaire served as the primary source of data collection for the affective and cognitive variables. The behavioral variable was measured by the questionnaire responses and also by the amount given in the Sunday worship offering. The financial secretary of the Wayland United Methodist Church assisted in gathering this financial data. The researcher provided the financial secretary with the names of all the individuals who met the once a month worship attendance criterion for inclusion in this study. The confidential number of each person's offering envelope was used by the financial secretary to code the reports prepared for this research project. The first report identified the individual or couple's total giving for the nine weeks prior to the beginning of the sermon series. A second report of giving was prepared based on an individual or couple's giving during the nine weeks following the completion of the sermon series.

Delimitations and Generalizability

The motivation to engage in this research emerged as a result of a need within the Wayland United Methodist Church. The need for a greater understanding and practice of stewardship was identified and expressed by many within the congregation, thus creating an atmosphere of receptivity. During the period of time preceding the study, congregational morale was high and good rapport existed between the congregation and

the pastor. The study was limited to the worship participants of this local United Methodist congregation of 187³ members with an average weekly worship attendance of 115 (this number includes adults and children). The researcher can generalize similar outcomes if this study is replicated in a congregation of similar size, demographic make up, and attitudinal openness toward the proposed research project and preacher-researcher.

The sermon was the chosen format (independent variable) for this particular study. No attempt was made to consider how or if other formats (lectures, workshops, role-playing, media, etc., or any combination of these options) would serve to strengthen the congregation's affective, behavioral, and cognitive responses with regard to biblical, financial stewardship. However, since Scripture is the source of the homiletical content, I assume a favorable response when biblical passages on stewardship are shared in a way that faithfully communicates the meaning of the biblical text in a manner that engages the listeners and invites their response.

Overview of the Dissertation

Chapter 2 of this work establishes the biblical, theological, and homiletical context for the proposed study. The research design is presented in Chapter 3. Chapter 4 reports the research findings. And Chapter 5 provides a summary and interpretation of the research findings. It also offers suggestions for further inquiry.

³ At the beginning of the study, the congregational membership was 187. At the conclusion of the study the membership totaled 176. By the end of the study the average worship attendance had risen to 125.

CHAPTER 2

Precedents in the Literature

Outward behavior is not the sole or even primary criterion for evaluating an individual's relationship with God. Right behavior does not always reveal, indeed it may mask, the inner intentions and affections of a person's heart. Jesus chastised the scribes and Pharisees for resembling whitewashed tombs, appearing outwardly beautiful while harboring inner uncleanness (Matthew 23.27). Fund-raising places a magnificent spotlight on the outward behavior of giving without attending sufficiently to the underlying issues of the heart. A whole-person approach to financial stewardship strives for behavioral and motivational continuity that results in giving behavior that is consistent with the beliefs and commitments of the giver. Raising the spiritual life of the believer takes precedence over raising the next year's budget. The purpose of this research has been to evaluate the affective, behavioral, and cognitive changes in the worship participants of the Wayland United Methodist Church as a result of an eight-sermon series on biblical, financial stewardship.

A whole-person focus is the goal of this study. The elements of feeling (or attitude), behavior, and knowledge about financial giving in the worship setting are drawn together by the witness of Scripture from the Old and New Testaments. In this study, the sermon is the chosen vehicle for communicating the biblical experience of financial stewardship. The form and style of the stewardship sermon was tailored to touch the heart, inform the mind, and fire the will for a whole-person response. When the heart, mind, and will move together, an authentic response to God is made possible.

This study focuses stewardship narrowly on the attitudes and understandings that accompany the giving of monetary gifts within the context of a worship setting. A consideration of giving in a worship setting properly belongs within the wider framework of financial stewardship. Financial stewardship is then placed within a still broader understanding that includes “the Christian use of all of life’s resources” (Allen 104).

The steward (οικονομος) is one who has charge over the affairs of a household and gives an account for everything that has been entrusted in to his or her care (Luke 12.42; 16.1). The New Testament uses οικονομος in a spiritual sense to portray the Christian’s stewardship of the gifts of God, “the manifold grace of God” (1 Peter 4.10), and “the mysteries of God (1 Corinthians 4.1).

Many definitions of stewardship capture this wider spiritual application: “Stewardship is what we do after we say we believe” (Grimm 13). “Christian stewardship is the believers’ response to God’s love in creating, preserving, redeeming, and sanctifying him” (Werning 18). Biblical stewardship includes much more than responsibility for financial or material resources alone, it “embraces the Christian’s responsibility to God for one’s total existence” (Tilley 434). Contrasting a fund-raising approach to resource development with a stewardship approach, Barna notes, “Although fund-raisers are evaluated on their ability to reach monetary goals, stewards are measured according to the quality of their lives in relation to the resources in their care. . . Stewards have the ultimate goal: to be obedient and pleasing to God” (23). Stewardship of finances is then set within this wholistic framework of the Christian life. How the Christian fulfills his or

her role in managing the material resources of life is always exemplified by his or her experience of giving within the context of worship.

For the purpose of this study the operational definition for *stewardship* was, “the understanding and feelings (or attitudes) that accompany the giving of monetary gifts within the context of a worship setting.” While this definition focuses particularly on finances and specifically on giving as an act of worship, the broader understanding of stewardship both informs and provides the biblical foundation for this project. A consideration of how one handles the treasures of life provides a glimpse into the individual’s heart (Matthew 6.19-21). Giving patterns, as they are shaped by the head and the heart, indicate one’s spiritual health and well-being. This narrow focus and definition of stewardship offers insight into one’s progress within the whole realm of stewardship.

Theological Precedents

In his sermon, “The Use of Money,” John Wesley observes that the right use of money is “a subject largely spoken of, after their manner, by men of the world; but not sufficiently considered by those whom God hath chosen out of the world” (Sermons 494). A survey of the theological literature spanning the history of the Church attests to the accuracy of Wesley’s observation. The meager treatment of the Christian’s relationship to and responsibility for material possessions is startling in light of Jesus’ frequent references to these matters and the witness of the Church following Pentecost. The volumes of theological reflection and instruction amassed across the centuries display a disproportionate absence of discussion in this regard.

On the day of Pentecost, 3,000 people responded to Peter's proclamation of Christ. Their repentance and baptism meant the forgiveness of sin and reception of the Holy Spirit. Life among the new believers was characterized by their attention to the apostles' teaching, fellowship, breaking of bread, and prayer (Acts 2.38-47). This *koinonia* extended past conventional social relationship to the extent that people sold their possessions and "distribute(d) the proceeds to all, as any had need" (Acts 2.45). "Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common" (Acts 4.32).

In conjunction with the marks of the Church (unity, holiness, apostolicity, and catholicity), the prominent and defining elements in theological discussions of the Church are baptism, eucharist, *koinonia*, the preached Word, and worship. Each of these belong to the earliest expression of the Church as recorded in Acts 2.41-47. While the sharing of possessions is fundamental to the scriptural portrait of *koinonia*, this element is commonly overlooked by the foremost theologians of this century. Theologians from across the spectrum of traditions discuss in varying degrees each of these components, but fail to address the stewardship of possessions (Barrett, Berkouwer, Congar, Kung, Oden, Pannenberg, Rahner, and Thielicke). Of the theologians who do comment, their discussion is confined, especially in comparison to the breadth of discussion given the other elements (Barth, Brunner, Bultmann, Pannenberg, and Moltmann).

Moltmann references Article VII of the Augsburg Confession which defines the *congregatio sanctorum*, the assembly of believers, solely in terms of gathering for preaching of the gospel and the administration of the sacraments. He notes that this

definition is “not enough to express the fellowship of Christians with one another in the spirit of love” (314). With favor, Moltmann cites the change in wording made by the Barmen Theological Declaration from the *congregatio sanctorum* of the Augsburg Confession to the *community of bretheren*. In addition to Word and sacrament, *community of brethren* includes the element of koinonia by embracing “the whole of life, our dealings with one another, our representation for others and our common actions” (315). The manifestation of koinonia, in this context acknowledges “the greed for possessions and the claim to personal property come to an end” (315).

Brunner and Bultmann comment on the self-giving love portrayed by the early Church as the reality of an eschatological community anticipating the last things (Brunner 33, Bultmann Theology 62). Brunner warns that “this kind of self-giving brotherly love was, however, exaggerated and therefore unrealistic. It was too direct a translation of *agape*” (33). Bultmann and Barth communicate that the experience of the early Church is not what is known as Communism (Bultmann Theology 62, Barth 178). Brunner warns against the exact form that this giving took and yet locates its motivation in an experience of God’s self-communication in the cross of Christ, “The believer who is moved by *agape* wills to put not only the Word of grace, but everything that he has received, at the disposal of those for whom, just as much as for him, Christ sacrificed Himself on the Cross” (33).

Barth’s comments on the Christian’s relationship to possessions are founded in Jesus’ response to the economic order, refusing the acquisition or holding of possessions (Matthew 10.9, 6.19, 6.25, 19.27-29, Mark 1.18, 10.21, Luke 22.35). Barth observes that Jesus gives no clear direction for the practical realization of his teaching. Yet in the

absence of formal institution, Jesus “shake(s) the basic pillars of all normal human activity in relation to the clearest necessities of life -- and in the irritating form, not of the proclamation of a better social order, but of the free and simple call to freedom” (IV.2,178). As he considers the life of discipleship, Barth returns to the topic of possessions. He notes that when it comes to Jesus’ teachings they “cannot be reduced to a normative technical rule for dealing with possessions . . . the drift of them all is clearly that Jesus’ call to discipleship challenges and indeed cuts right across the self-evident attachment to that which we possess” (IV.2, 548).

Wesley’s observation makes it clear that the twentieth century is not unique in its oversight of financial stewardship. A review of the writings of the Church down to the Reformation yields minimal instruction with regard to wealth, possessions, and giving. The available instruction is gleaned from letters, sermons, scriptural commentary, lectures, and theological treatises of the Ante-Nicene, Nicene, and Post-Nicene Fathers. The themes that emerge from this overview include disengagement from enslavement to possessions in order to seek and receive spiritual blessings (Augustin, “City of God” 35 “Confessions & Letters” 431, “Expositions on the Psalms 196, Chrysostom, “Gospel of John” 60, St. Cyril 158, Leo the Great 289), the necessity of the clergy to renounce worldly gain in order to be possessed by God (St. Jerome 242), strengthening the fellowship through mutual aid and monetary gifts (St. Ambrose 433, Chrysostom, “Acts of the Apostles” 99), material possessions are a trust from God (Leo the Great 289, Jerome 301), assist those in poverty through almsgiving (Leo the Great 289, St. Ambrose 135), offerings are made in simple dependence on God alone (Thaumaturgus 58).

Luther addresses the concern for possessions in his discussion on the Ten Commandments. He warns against trusting in possessions so as to elevate them to the place of God in one's life (16). Calvin instructs that God has provided "not only for our necessities, but also for our comfort and delight" (3.10, 811-815). The right stewardship of these provisions necessitates that the extremes of excessive austerity and carnal intemperance be avoided (811), they be used to demonstrate goodwill and kindness in aid for the neighbor, and that the "first-fruits" be offered to God to sanctify the totality of God's gifts to us (3.7, 784). Wesley issues succinct instruction: "Gain all you can. Save all you can. Give all you can." (493-501).

As noted earlier, the dearth of theological reflection on the Christian's "right use of money" is surprising given Jesus' attention to the topic, as well as the experience of the post-Pentecost community. Saint Paul knew nothing of a separation between faith and finances, theology and economy. All of life falls under God's rule. Nowhere is this more clearly demonstrated than in 1 Corinthians. In Chapter 15, Paul brings the reader to the pinnacle truth of Christ's resurrection and victory over death. From this grand affirmation, he moves directly to instruct about the collection for the saints in Jerusalem (16:1-4). A whole-person response to stewardship requires an understanding of the biblical witness where the handling of possessions is integral to one's spiritual life.

Biblical Precedents

God calls his people to a whole-life response of love. Jesus captures the believer's devotion to God with two commandments: "You shall love the Lord your God with all your heart, with all your soul, with all your mind, and with all your strength," and "you shall love your neighbor as yourself" (Mark 12.30-31). Love is to be the hallmark of the

Christian's relationship with both God and neighbor. The expression of love belongs to the total person: heart, soul, mind, and strength. Monetary gifts provide one avenue for expressing love. As authentic love is a whole-person response. So is giving. The giver's feelings and attitudes, knowledge and behavior are woven together in a loving response to God and neighbor. The biblical witness presents a picture of giving that encompasses the whole-person and elicits a whole-person response.

Giving From a Willing Heart

Giving to God is a freely chosen act that flows from a willing heart. The gifts that honor God are not the result of coercion, command, compulsion, or manipulation. When it was time for the Tabernacle to be built as a dwelling place for Lord in the midst of his people, Moses called the people together and presented the guideline for giving. He spoke God's word to the congregation about the offering that would be received for the building of the Tabernacle. The one criterion for giving was a "willing heart" (Exodus 35.5, 21, 22, 29). The freewill offering was collected; materials and skills were provided in abundance. The giving continued until there was more than enough material. Generosity abounded until Moses restrained the people in their giving (36.6-7).

The Lord's command for an offering that would provide the raw materials for the Tabernacle construction came with a limiting provision. Gifts were not sought from every available source, only from those people who could give from a willing or generous heart. The instruction that gifts should be offered "from all whose hearts prompt them to give" (25.2) is stated twice, once prior to the golden calf incident and then reiterated after the incident. The Lord's limiting provision with regard to the Tabernacle offering stands in marked contrast to the gathering of contributions used to fashion the golden calf.

The idol that would replace the Lord's presence among the people of Israel was molded from required contributions collected under Aaron's direction. This direction for giving was a behavioral command, "Take off the gold rings that are on the ears of your wives, your sons, and your daughters and bring them to me" (Exodus 32.2). Aaron's concern was collecting enough gold to complete the project, the measure of accomplishment was set by a behavioral standard with no reference to the hearts of the givers. External compulsion created the giving that represented the people's choice to depart from the covenant of the Lord (20.4-6). Willing hearts produced the offering that would allow the Lord to dwell among his people (40.34).

The direction of the Lord to collect the Tabernacle offering was made within the context of forgiveness and the renewal of his covenant with the Israelites after they chose the golden calf over the Lord (34.10-27).⁴ Moses reminded the people of their special and newly restored covenant relationship with the Lord by rehearsing with them the pattern of Sabbath observance (35.1-3). Within the context of covenant and the resulting form of worship, instruction was then given for the reception of the offering (35.5). The limiting provision of the offering emphasized the Lord's desire for more than a behavioral response. He invited a response of the will that flows forth in actions that are pleasing and acceptable. The mercy of God in pardoning the sin of the people (34.6-9)

⁴ According to Childs, Exodus 32, 33 and 34 form one literary complex. The integral nature of these chapters is observed by noting the series of major themes that prevail throughout the three chapters. The themes include the motif of Moses speaking with God (31.11; 33.11, 23, and 34.29); Moses' intercession on behalf of Israel (32.11ff., 30ff., 33.12ff., and 34.8ff.); the tablets of the law (32.15ff.; 34.1ff., 28f.); God's presence accompanying Israel (32.34; dominates 33; 34.9); God who judges and forgives (32.1ff., 14, 34; 33.3, 19; 34.6, 14) (Childs, 562). Chapter 35, following immediately after this literary complex that ends with a restoration of the relationship between the Lord and the Israelites, links closely with the previous chapters. The result of restoration and a renewed covenant provides the circumstance in which God prepares to dwell with his people.

and renewing the covenant (10-27) was the setting in which hearts could respond genuinely to the Lord with love, a love that overflowed in generosity. This response was one of great exuberance with no hint of burden or duty. The abundance of the Tabernacle offering, supported by the hearts of the people, overshadowed the conscripted gifts that produced golden calf.

The same spirit of willingness that furnished gifts for the building of the Tabernacle was demonstrated by King David and the people of Israel for the building of the Temple (1 Chronicles 29.1-19).⁵ Even though David and the leaders of that day were not immediately involved in the Temple's construction, they gave willingly for the project (29.6,9,17). As the King, David set the standard of generosity by giving from the wealth of the nation as well as his own personal treasure. Following the announcement of his gift, David then issued the invitation for others of the assembly, both leaders and people, to follow his example. In this case the limiting condition of willingness was not spoken directly by the Lord as a condition for giving. Instead the condition was set by the King (the Lord's representative), David gave willingly and generously and asked the people of Israel to follow that same pattern (29.5).

No room remains for the reader to conclude that the gifts for Temple construction were offered from anything less than a willing heart. The attitude and expression of joy supporting and surrounding the offering precluded giving elicited by guilt or coercion (29.9,17). Offerings provoked by the expectation of another person, including the king, are marked by much less than a joyful response. David presented the opportunity to give as a concrete means for expressing personal dedication to the Lord, a dedication that he

modeled. He, in effect, invited the people to join him in further dedicating themselves to the Lord through this outward act of giving.

David's giving of his own personal resources, not just the resources of the kingdom, modeled a willing generosity. Following David's example, the people gave. After giving, "then the people rejoiced because these had given willingly" (29.9). The response of rejoicing reflected the people's recognition of their own heart's desire to give, but it may include the recognition that their king did not resort to taxes for the financing of this project as would have been customary among Israel's neighbors. The collection became a reflection of the hearts of the people as well as their king. The behavioral act of giving does not stand on its own, but it is linked inseparably to the individual's volition and affect. A willing offering signifies the consecration of the worshipper before God in an act of dedication (29.5).⁶ Not only does the spirit of joy indicate a response of willingness and whole-hearted commitment, David's prayerful words, "'keep forever such purposes and thoughts in the hearts of your people and direct their hearts toward you," asked the Lord to seal this attitude permanently in the hearts of his people.

The experience of giving from a willing heart caused the people to rejoice and David to know joy (1 Chronicles 29.9,17, 22). Pleasure, gladness, and cheerfulness rested on those who participated freely in the giving. Giving is clearly a matter of the heart. David proclaimed that the choice to give in a way that is pleasing to the Lord is made from "the uprightness of my heart" (29.17). The ability to give willingly and generously flows from one's affections for the Lord.

⁵ The root of "to give generously" used in this passage is also used in Exodus 25.2; 35.5,21,22,29.

The ability to give willingly and generously is also rooted in the realization that all the resources provided for the Temple were given by people who received those very resources from the hand of God in the first place. In his prayer of praise, David acknowledged this central truth, “O Lord our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own” (29.16). As the owner of all things, God is in the position to call in the resources he has distributed and made available. Yet it is the Lord’s manner to receive what is rightfully his own only when it is offered back freely from the hearts of those to whom it has been entrusted.⁷

The pattern of freewill offerings continued when the exiles returned to Jerusalem to rebuild the temple (Ezra 1.6; 2.68; 8.28). King Cyrus’ own edict called for freewill offerings to be made for the house of the Lord (1.4). When the captives returned, they “made freewill offerings” according to their ability (2.68-69). While the amount of each offering varied, the emphasis continued to be placed on the willingness that prompted the giving in the first place (8.28). Consideration of a gift grants the attitude of the heart greater prominence than the actual amount given.

The rebuilding of the Temple and the offerings to support the project find their source in the Lord’s intervention, first with King Cyrus and then with the people. The Spirit of the Lord “stirred up the spirits” of both a foreign king and an exiled people for the

⁶ Selman notes that “the lack of any distinction between one’s self-offering and the offering of material things is very striking” (259).

⁷ “God was really providing the requisites for his own house. Yet he did not do it directly, but rather through the willingness of his people. God, who knows what is in the heart of man, is aware of the spontaneity of the offerings of king and people and David prays that the desire for such disposition may remain with the people of Israel forever” (Myers 197).

purpose of restoration and rebuilding (1.1, 5). The focus of this new work signified more than a building project, it marked the end of exile and the renewal of God's covenant relationship with his people. Those who returned from captivity⁸ did so in response to the stirring of God and evidenced a desire to return to relationship with the Lord. The covenant relationship was the determining factor in the attitude of freedom and generosity that prompted the giving for Temple reconstruction.

Relationship with God is the critical difference between giving for the Tabernacle and the Temple construction and giving for the golden calf. Conscription called in donations to fashion an idol; voluntary offerings stream from hearts that honor the Lord. For the Lord who offered relationship with the people of Israel, the only gifts he desires are those that are offered gladly and willingly.

Malachi speaks the word of the Lord to the temple priests who have long since betrayed their relationship with God by despising his name (1.6). The outward form of their temple service has remained, but the quality of their sacrifices and the state of their hearts are no longer acceptable. The imperfection of their gifts (1.8, 13-14)⁹ are an abomination to the Lord and yet the hearts of the priests are so callused that their dishonor and irreverence neither condemns them or moves them to repentance. They are not able to see that they have done anything wrong (1.6, 3.7). Malachi moves from addressing the unacceptable sacrifices (1.6-14) to addressing the condition of the priest's heart (2.1-9). The condition of the heart is addressed within the context of the Lord's

⁸ Because not all Jews wanted to return, provision was made for each colony of Jews to assist those from their own group who would be returning (Fensham 44, Williamson 14).

⁹ The vow to give a sacrifice in v. 14 is the "voluntary offering, vowed under stress as a thanksgiving if God will grant deliverance (Gn.28.20-22; Nu. 30.2; Jon 2.9)" (Baldwin 231). The voluntary nature of the vow is completely corrupted by the giver who cheats the Lord with a blemished offering.

covenant with his people. The pleasing qualities of the priests who have served in the past, their integrity and uprightness, made them fit servants of the Lord. The standard of the faithful contrasts sharply with the corrupt hearts of the priests to whom Malachi speaks. The quality of the sacrifices serves to move the discussion to the deeper issues of the heart. Both generous gifts and grudging gifts divulge the heart of the giver.

Moving to the New Testament witness, the change that a relationship with God brings in the handling of money is clearly witnessed in the life of Zacchaeus. Jesus meets Zacchaeus, and visits his home. Zacchaeus' heart is changed; he becomes a new person. The evidence that salvation did come to Zacchaeus is demonstrated by the willing offering of half his goods to the poor and a fourfold repayment of all that he had taken falsely in his tax collecting position (Luke 19.1-8).¹⁰

Zacchaeus does more than make restitution to those he has defrauded. His relationship with money changed because of his encounter with Jesus. His decisions with regard to money were not an attempt to wipe the slate clean and settle the score with God. The transformation of his life that took place while meeting with Jesus allows Zacchaeus

¹⁰ Zacchaeus' statement: "Look, half of my possessions, Lord, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much" (19.8) raises some questions. Do the present tense verbs, *δίδωμι* and *αποδίδωμι*, point to the decision of a repentant sinner or do they simply state Zacchaeus' customary practice? Will this giving be retroactive, dividing all the wealth Zacchaeus has accumulated or will it be granted as wealth is generated from this point forward? Will a four-fold retribution be paid to those who have been defrauded over his career or is this applied alone to future incidents?

Conzelmann, Creed, Plummer, and Marshall agree that the verbs are to be interpreted as "futuristic" presents rather than "customary" presents as evidence of the genuineness of his conversion rather than a justification of his righteousness. They also understand the passage to support a division of wealth based on his present holdings and the retribution payments to those defrauded in the past. Fitzmyer understands the passage to indicate that Zacchaeus' giving was customary (1225). Likewise, the promise of a four-fold repayment is promised if Zacchaeus discovers that he has inadvertently defrauded anyone, in which case he has stated the steps he will take to repair the damage (1225). The emphasis here (19.9-10), according to Fitzmyer is not on conversion. The statement is directed toward the grumbling crowd in order to "vindicate Zacchaeus and make it clear that even such a person can find salvation" (1221).

to make this willing response, signaling repentance. He has been shown mercy and responds by making restitution for his actions. The behavioral initiative reflects a changed

heart. The offering to the poor and the restitution to those he had taken from for personal gain was far more than an attempt to make amends, it became an avenue for expressing gratitude and love. "His conduct is not important as a special achievement but as praise of God, in which Jesus' saving act in him takes shape" (Schweizer 292).

The Gospel of Luke gives a picture of another sinner whose life is changed by Jesus and as a result responds willingly with a generous offering (Luke 7:36-50). For the woman who anointed Jesus' feet, the offering was an expression of love. The love that prompted the gift flowed from a heart that had come to know forgiveness. This overflow of love contrasts with the lesser degree of generosity demonstrated by the Pharisee serving as Jesus' host. For this woman or Zacchaeus there was no external invitation to give as there had been for those who gave for the Tabernacle and the Temple. The experience of forgiveness prompted their response of love, again this response contrasts with the Pharisee of 7.36 and the other guests who did not readily see their need for forgiveness. Not seeing their need kept them from a joy and gratitude that surges forth in generosity. The inner experience calls forth an outward expression of gratitude.

God's relationship with the people of Israel caused them to give freely and generously. The salvation and forgiveness offered by Jesus caused the people he touched to respond with offerings of gratitude, with a generosity available to only those whose lives were

Fitzmyer's assertion is challenged by the text itself. A heart change is indicated with Jesus' words, "Today salvation has come to this house" (19.9).

changed. After Pentecost, as the Holy Spirit filled the lives of the believers, generosity abounded in new dimensions. One of the direct results of the Spirit's arrival was freedom to give away personal possessions for the benefit of another. Individuals did not cling tightly to their own possessions. They held them lightly and freely sold possessions and goods to meet others' needs (Acts 2.44-45; 4.32-36).¹¹ Possessiveness is displaced by stewardship in those who have experienced a genuine conversion and have received the Holy Spirit.

The spiritual power and vitality that filled the disciples of Jesus after Pentecost never brought them to a point of shunning physical needs. The testimony of Acts is quite the opposite. The Holy Spirit's presence heightened their awareness in considering the needs of other believers and increased their willingness to go to great lengths to meet those needs.

These passages check the Christian's propensity to separate the physical and spiritual realms and grant a higher standing to spiritual considerations. Attending to physical needs evidences the work of the Holy Spirit in a believer's life. The instruction for choosing deacons to oversee the ministry of providing food for the Greek widows was that they should be "men of good reputation, full of the Holy Spirit and wisdom" (Acts 6.3). The ministry of caring for physical needs must be offered by those who are spiritually fit.

¹¹ The selling of goods was voluntary, therefore, we cannot conclude that becoming a believer necessitated a communal living style. Stott points out that in light of the reference in Acts 5.4 that Ananias' property was his own. "We cannot press these words into meaning that the believers had literally renounced private, in favour of common, ownership" (107). Marshall asserts that "what actually happened may have been that each person held his goods at the disposal of the others whenever the need arose" (84).

A person filled with the Holy Spirit is led by the Spirit. That person's actions are directed and guided by the Spirit rather than an external law or obligation (Galatians 5.18). The generous giving and sharing of the disciples after Pentecost was prompted by the life of the Spirit within, not religious duty. The Holy Spirit moved within the believers to

realign their attitudes with regard to personal possessions as well as their attitudes toward fellow believers. Fellowship (κοινωνία), shared life and communion, became a higher priority than ownership and possessions. The possessions were placed in service of their fellowship and were used to enrich their life together. Possessions became a means to attain a greater end.

The Witness of Giving

The arrangement of Acts 4.32-35 suggests that the unwillingness of the believers to call personal possessions their own played a role in providing spiritual power and a strong witness to the resurrection. Verse 32b reports that "all things were held in common." The topic of discussion in verse 33 changes to the power with which the apostles witnessed to the resurrection. The verse also draws attention to the abundance of grace that was present in their lives. Verse 34 moves back to report the selling of possessions and distribution to anyone in need.

Verse 33, at first glance, appears to interrupt the flow of thought in this passage as it progresses with regard to the sharing and selling of possessions from verse 32 directly to verse 34. However, the καὶ conjunction links verse 33 directly to the previous verse. The power to witness is connected with the sharing of possessions. An obedience to the

Holy Spirit's leading with regard to the handling of possessions creates an openness to the Spirit's direction, therefore a readiness to be empowered by the Spirit to witness.

Willimon points out that the quality of the church's life together is itself a witness to the resurrection:

The most eloquent testimony to the reality of the resurrection is not an empty tomb or a well-orchestrated pageant on Easter Sunday but rather a group of people whose life together is so radically different, so completely changed from the way the world builds a community, that there can be no explanation other than something decisive has happened in history. (51)

A community consisting of a group of individuals who share "one heart and one soul" (4.32) and therefore freely make personal possessions available to others in need, witnessing to the power to the resurrection.

The grace (χάρις) of God that calls forth generosity is the same grace that enables a powerful witness (Acts 4:34b).¹² The collection for the Christians in Jerusalem (2 Corinthians 9) by the Gentile churches provides another example of generous giving linked to a strong witness as faith is lived out in obedience. The saints in Jerusalem who will receive this generous gift respond with thanksgiving. The thanksgiving is for the financial assistance, but also for the giver's obedience to the confession of the Gospel. Confession is not limited to words of witness, but includes decisions and actions in response to the gospel of Christ. The recipients will recognize that the liberally given gifts and the faithful obedience on the part of the Gentile churches are only possible

¹² "The activity of God's grace was seen not merely in the preaching, but also in the way in which the members of the church were freed from material need" (Marshall 109). Grace enabled the believers' new relationship with each other and their possessions which in turn provided a strong witness to the watching world.

because of the grace of God (9.14).¹³ The gifts become a vehicle for witness and encouragement to the saints in Jerusalem.

Giving to Assist Others

The giving that characterized the common life of the believers after Pentecost was motivated by compassion for other believers in need. A Christian's love will not allow a brother or sister to go without while some in the fellowship have an abundance. Barnabas is lifted up as an example of one believer who sold a portion of his land and gave the proceeds to the apostles to be distributed to anyone in need (Acts 4.36-37). His motive for giving was purely to assist in helping to meet the needs of his brothers and sisters in Christ.

Barnabas' gift as well as the state of his heart contrasts with the actions and thus the motives of Ananias and Sapphira (Acts 5.1-11). Barnabas' whole interest in giving liberally was to help those in need. He humbly presented the proceeds of the sale, laying it at the apostle's feet. Ananias and Sapphira follow the same pattern of giving as Barnabas. Their property is sold. They present their money to the apostles. According to their shared scheme, however, a portion of the money was "kept back"¹⁴ while projecting an image of unreserved generosity. The outward pattern of their giving was in line with the example of believers around them, but they lacked purity of heart and intention. Ananias and Sapphira's problem was not in keeping a portion of the sale, it was in wanting to look

¹³ Barrett notes, "The real significance of the Corinthians as benefactors is not in themselves but in God; their generosity is a sign of the grace of God" (*The Second Epistle* 241). Generosity flows from the overflow of God's grace in one's life (Bruce, *I & II Corinthians* 228).

¹⁴ "kept back" (5.2) is the same verb used of Achan keeping some of the spoil from Jericho (Joshua 7.1).

as if they had given it all.¹⁵ Wrong motives and the resulting behavioral choices betrayed the state of their hearts. Commitment to Christ and their concern for the needy was overshadowed by a concern for their reputation. Lying to the community was a lie to the Holy Spirit; greed and deception brought death.

While the exact form of community life reported in the book of Acts did not continue, the generosity and willingness to give remained a strong element within the church. The concern for widows and the poor within the Christian community provided opportunities for giving and ministry. Provision was made for the Greek widows (Acts 6.1-7), a relief offering was taken for those in Judea in need (Acts 11.29), Paul gives instruction for the care of widows (1 Timothy 5.3-6), and calls for a collection to aid the saints in Jerusalem who are in need (1 Corinthians 16.1-4, 2 Corinthians 8 & 9). In Christian fellowship, believers are linked together in a common life in Christ and are responsible for promoting each other's well-being. This is done willingly, generously, and in love. Christian giving is not a dictated response, rather it is a choice patterned after the life of the Lord (2 Corinthians 8.8-9).

The Attitude of the Giver

Gifts given from a willing heart are given cheerfully. The abundance of giving that accompanied the building of the Tabernacle gained momentum morning by morning, creating an atmosphere of gladness and celebration (Exodus 36). The joy that surrounded

¹⁵ Bruce, Marshall, and Willimon agree that Ananais had the full right to give only a portion of what belonged to him. The sin came in pretending to give all the proceeds when he had only given a portion and then lying about the amount when questioned by Peter. By returning to the verb "kept back," making the connection with Achan, and citing that its only other New Testament occurrence means to steal, Marshall asserts "We have to assume, therefore, that before the sale Ananias and Sapphira had entered into some kind of contract to give the church the total amount raised. Because of this, when they brought only some instead of all, they were guilty of embezzlement" (109).

giving for the Temple is marked with exuberance, “Then the people rejoiced because these had given willingly, for with single mind they had offered freely to the Lord” (1 Chronicles

29.9). David’s prayer of praise to God demonstrates the inseparable link between giving and the state of one’s heart, “I know, my God, that you search the heart, and take pleasure in uprightness; in the uprightness of my heart I have freely offered all these things, and now I have seen your people, who are present here, offering freely and joyously to you” (29.17). The prevailing and contagious attitude when gifts flow from the heart is joy and gladness. These feelings are not manufactured to meet the expectations of the occasion. Rather, they spring from the inner most being of those who give.

Writing to the Church in Corinth with encouragement to collect an offering for the needy saints in Jerusalem, Paul contrasts giving that is done grudgingly or under compulsion with cheerful (ἡλαρυν) giving: “Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9.7).¹⁶ ἡλαρυν is used only two times in the New Testament (Romans 12.8, 2 Corinthians 9:7). In both passages, it is the attitude that accompanies giving and generosity. This attitude of cheerfulness radiates on the face of the giver (Bultmann 362).

Although Paul requests the offering by presenting the need as well as the spiritual foundations for the offering, he does not make the request obligatory or compulsory (9:5, 7). A compulsory gift leaves no room for a cheerful response. The deeper sadness of a grudging action is inconsistent with the life of the Spirit within the believer. The call for

giving to proceed from the heart is not a new standard. In Deuteronomy 15, instruction is given with regard to the care of the poor. God instructs his people in the attitude that pleases God and allows for God's blessing in the giver's life: "You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the Lord your God will bless you in all your works and in all to which you put your hand" (Deuteronomy 15:10). The key to a heart that cheerfully gives is relationship with God. Since it is God's nature to give abundantly (Philippians 4:19), those who live in relationship with God become generous givers. Giving is an expression of the life of God within the believer. And giving that is done grudgingly or under compulsion counterfeits the authentic work of the Spirit within the believer's life.

Giving to the Giver

David places the generous, willing gifts of the people for the building of the Temple within the staggering reality that these gifts already belong to God, "For all things come from you, and of your own we have given to you" (1 Chronicles 29:14b). Everything that a human being could possibly offer to God already belongs to God. Our giving returns to the Giver only that which we have received from his hand (29:16). With this realization, humility prevails as the attitude of the heart before God. Magnanimity in giving cannot be a source of pride, when like a child we give to the Father that which he has previously granted to us.

Jesus' parable of the talents (Matthew 25:14-30, Luke 19:11-27) is foundational for a consideration of the full picture of stewardship. In the parable, Jesus presents three

¹⁶ Barrett and Bruce cite Prov. 22.8a LXX, "God blesses a man who is cheerful and a giver." They also observe Leviticus Rabbah xxxiv.8 on Lev. 25.25, "he who gives alms, let him do so with a cheerful heart."

stewards who have been entrusted with varying amounts of the master's money. The stewards are given care of resources that are not their own, yet they are responsible for handling them wisely. When the money (talents) is presented upon the owner's return, everything that was given back properly belonged to the owner. Even the increase in talents by the two stewards who were wise was made possible by the amounts entrusted to each in the beginning. This parable also encourages a deeper understanding of managing resources well, working for that which is in the best interest of the owner.

As David observed, whatever we have and give back to God is only that which he has first entrusted to our care. This recognition makes a difference in the level of willingness to give and share one's possessions. When the possessions we hold already belong to the One who gives life itself, everything in our lives can be placed at the disposal of the Giver. While everything we have is a gift from God, the gift that motivates the believer in giving is Jesus himself, "the indescribable gift" (2 Corinthians 9:15). God's indescribable gift, Jesus, provides the highest example of giving. Paul wraps up his written conversation with the Corinthians about the requested offering by emphasizing the greatness of God's gift. Anything the Corinthians could offer pales in comparison to this gift. The indescribable nature of God's gift lifts high the standard of willing generosity that flows from hearts touched by the greater Gift.

Practical Considerations

The practical considerations with regard to giving begin with the most basic observation: Christians give. After Pentecost, giving provided immediate evidence of the Spirit's life and power among the believers. One of Paul's working assumptions

'Cheerful giving' is rooted in Old Testament observance and instruction.

about the life of faith is that Christians give. Writing to the church in Corinth with regard to the collection that was to be received for the Christians in Jerusalem, Paul instructs that each must give “as you have made up your mind” (2 Corinthians 9.7). He communicates an expectation that giving will take place. While the gift is to be given voluntarily (9.5) and cheerfully (9.7), the expectation is that something will be given. Christian giving demonstrates commitment to God and commitment to caring for the needs of others (Romans 15.27).

Within this general framework, Scripture witnesses to some practical considerations that serve to guide the Christian’s decision-making with regard to giving. First, Christians give regularly. Paul instructs the Corinthians that on the first day of the week they should set aside a portion of the money they earn for the special Jerusalem collection (1 Corinthians 16.2). They are to plan ahead for their giving and designate money for this specific purpose. Giving is a regular part of the weekly rhythm of living. The instruction offered here was given to the Galatians and the Corinthians(16.1) with regard to a specifically requested offering. This one example encourages the giver to think ahead and plan for the gifts he or she will give.¹⁷ The Christian gives intentionally rather than whimsically or haphazardly.

The second practical guideline for giving is to give according to one’s resources. In his letter Paul does not set a specific amount that should be given, rather he links the amount with the resources of the giver by encouraging the giver to identify what has been earned and therefore what can be given (1 Corinthians 16.2). As in the case of the

¹⁷ “There is no hint of a tithe or proportionate giving; the gift is simply to be related to their ability from week to week as they have been prospered by God” (Fee 814).

offering collected for the rebuilding of the Temple under the encouragement of Cyrus, people gave “according to their resources” (Ezra 2.69). The expectation is never held up that people will be responsible to give that which they do not have or have not received.

The gifts of God’s people are marked by generosity, joyfulness, and freedom as the individual gives out of the resources that God has made available to him or her. After Pentecost, the believers were released from making financial decisions based on private ownership. As a result, resources and possessions were held in common for the benefit of the entire Body (Acts 2.44-45; 4.32-37). Apart from this particular form of community life, the Christian must consider a pattern for his or her own personal practice of giving.

Recognizing that all things are held in trust and the totality of life is a gift from God, the individual must still answer the practical question: How much shall I give? What amount communicates the joy and gladness of being in relationship with God? Of all that God has entrusted into my care, what amount do I choose to give back as an act of worship and further dedication of myself for God’s glory? Given the propensity of allowing possessions to rival the place of God in my life, what amount will help protect God’s rightful position among my priorities?

The tithe or one-tenth is the standard of giving in the Old Testament. In Deuteronomy the tithe takes two forms. Each year one-tenth of the agricultural produce and the first-born animals are prepared as a meal to be eaten in the presence of the Lord so that the people “may learn to fear the Lord your God always” (14.23). The second type of tithe is offered every third year. Instead of a sacrificial meal, on the third year one-tenth of the produce is given and then stored in the towns in order to provide food for the Levites and those in need (14.28-29). “The tithe in Deuteronomy is, thus, something which may have

different purposes. It is an offering which acknowledges God's ownership of the soil and its fruits, a means of support for the Levites, and an offering for the sake of charity" (Guthrie 655).

The book of Numbers reports that the tithe was presented to the Levites. The Levites in turn would give a tithe of the tithe as an offering to the Lord. This tithe should be the best of the amount received so that it might be consecrated to the Lord (18.20-32). During the post-exilic period, the Lord speaks through the prophet Malachi to rebuke the priests for being corrupt. Instead of presenting the best offering to the Lord, they brought the lame and sick animals (1.7-8). Instead of giving a full tithe they robbed God by retaining some of the Lord's portion for themselves (3.8-10). They failed to meet the standard God had set before them through his covenant with Levi (2.4-9). Failing to bring the superior quality and full amount desired by the Lord was an outward indicator of the corrupt state of their hearts (2.8). Disobedience at the point of giving displays a more fundamental issue, that of a broken relationship with the Lord.¹⁸ Their dishonorable offerings mocked the covenant relationship God offered to his people.

The tithe is referred to eight times in the New Testament (Matthew 23.23, Luke 11.42, Luke 18.12; Hebrews 7.4, 5, 6, 8 & 9) as a matter of practice; however, there is no admonition or direction to practice the tithe. Does this lack of instruction indicate that the tithe is no longer the standard for giving or is the standard so well understood and practiced that further instruction was unnecessary?¹⁹

¹⁸ "The tithe of the Old Testament is a testimony to the interconnectedness of people and God. It incorporates a cycle of giving, receiving, and using . . . The tithe, like the message of the Old Testament, is a living witness to God" (Johnson 22).

¹⁹ Johnson holds that "the tithe was assumed by Jesus to be as legitimate as any other law. He did not mention the tithe as a requirement, but his teachings did not undercut any existing religious law" (36).

The discussion with regard to the amount one should give is guided by Jesus whose concern focused more on the heart of the giver than a strict, outward adherence to regulation. When the poor widow gave her meager gift of two copper coins, Jesus identified her as giving more than all the others (Mark 12.41-44; Luke 21.1-4). Certainly, she had not actually given more in terms of money, but she had given more deeply of herself. She humbly and willingly gave all that she had to live on.

In the Sermon on the Mount, Jesus called his disciples to a higher standard of living than was directed by law or regulation (Matthew 5-7). He called people into a relationship with God that would not be limited to the minimal response required by law. The relationship would produce a response of overflowing commitment, generosity, forgiveness, and kindness; a form of righteousness that would surpass that of the scribes and Pharisees (Matthew 5.20). Throughout Matthew 5, Jesus cites the standard wisdom of the day with the introductory remark, “You have heard . . . ,” only to proceed with “But I say to you . . . ,” Jesus never contradicted what had been handed down and taught but he raised the instruction to a new level. In this manner, Jesus raises the expectation of behavior beyond the barest response required by law or conventional wisdom to an examination of the heart.

Jesus was concerned with more than mere behavior. People whose behavior was laudable surrounded him, but their motivations were uninformed at best, suspect at their worst (Matthew 6.1-8). In conversation with a wealthy young man, Jesus pierced

Jesus addressed giving, not from the minimum of a tithe, but from the overflow of a heart that responds to God (Luke 18.9-14; 19.1-10; Mark 12.41-44).

through his reliance on behaving properly as a guarantee for eternal life and penetrated right to his heart (Mark 10.17-22). This young man had followed the commandments of the law (while not mentioned specifically, it can be inferred that tithing would have been a part of his practice as well).²⁰ Instead of being satisfied with his sterling religious record, Jesus looked at a heart held by possessions and told him to sell everything and give it to the poor in order to receive the treasure of heaven. The motivation behind right behavior is a heart set free.²¹ The motivation behind generous living is an unencumbered heart. This is a heart that is not content with a minimal response, but desires to give unreservedly in response to God's grace.

An exact formula to calculate one's level of giving will not be found in Jesus' teaching. His emphasis on the motivation of the heart forces upon the disciple the heavier responsibility of weighing her or his response in light of trust, humility, faith, and willingness. Likewise, Paul's instruction for navigating the passageways of giving are general in nature. He encourages giving that is done cheerfully, systematically, and proportionately (1 Corinthians 16.2).

Rather than talking to these believers about the percentage of their income they should give, he draws them into the decision-making process and asks each to determine the amount based on their relationship with God and the resources God has given. The

²⁰ "The impulsive reply of the man indicates that he had made the Law the norm of his life and that he was confident that he had fulfilled its demands perfectly" (Lane 366). Paul reflected the same confidence in his outward behavior, "as to righteousness under the law, blameless" (Philippians 3.6). But he willingly set aside that confidence in favor of the righteousness "that comes through faith in Christ, the righteousness of God based on faith" (3.9).

²¹ "This unit occupies a crucial position in the Marcan outline. It follows Ch. 10:13-16, where entrance into the Kingdom is defined as the gift of God bestowed upon those who acknowledge their helplessness in relationship to the Kingdom" (Lane 363). By its placement in the Gospel, the attitude of the rich young ruler contrasts with the attitude of a child.

practical consideration, “How much should one give?” comes without a formula or percentage that can be used to easily determine the offering amount. With the Old Testament standard of tithing to serve as a living witness to God on the one hand and the Pentecost empowered phenomenon of “holding all things in common” on the other, the disciple is challenged to take stock of his or her resources and respond with cheerfulness and generosity.

The Benefits of Giving

From a fund-raising perspective, the benefits of giving are often limited to the financial support of the church. The benefits may include meeting the budget, keeping the doors of the church open, paying the bills, averting a financial crises, providing pastoral compensation, perpetuating the tradition of a local congregation, providing a place of fellowship for those who are already members, and maintaining the church’s physical presence in the community. While fund-raising provides the resources for many praiseworthy causes, it focuses sharply on the behavioral element of giving. What matters in fund-raising is raising funds. As a result, giving becomes a functional response to a whole host of needs. The spiritual component of giving as a joyful expression of one’s commitment as a disciple of Jesus Christ is eclipsed by the overwhelming sense of need or is forgotten altogether.

A biblical consideration of the benefits of giving is not at all related to the benefits of fund-raising. Giving enables the giver to hold money and possessions in a proper perspective so that they are not allowed to rival the place of God in the individual’s life.

The hope of gaining eternal life as merit for exceptional religious behavior is lost. Instead the kingdom is granted to the one who can receive the gift with the utter simplicity and trust of a child.

The danger of allowing possessions a greater prominence in life than God intended is that those possessions will eventually displace the individual's love for God (Matthew 6.24). God's covenant relationship with the people of Israel warned about the lure of wealth and possessions. The eighth commandment God gave to Moses instructed the people not to steal (Exodus 20.15) and the tenth commandment warned against coveting the possessions of others (20.17). The Israelites were being instructed to be content with their possessions and to trust God to meet their needs. The Lord had freed his people from slavery in Egypt, he was now warning them of another source of bondage. This time the possibility of slavery would not be to a people, but to their very own possessions.

The spiritual benefits of giving include: reducing the danger of being entrapped by wealth and possessions, and therefore, experiencing a greater degree of spiritual freedom; granting God his rightful place in one's life; trusting God to provide for one's needs and as a result experiencing freedom from worry. The parable of the rich fool portrays an individual who allowed his entire life to be defined by his possessions (Luke 12.13-21). More barns and more grain was the motivating reality of his life but at death their worth to him was inconsequential. He sacrificed the riches of God for the treasures of his own planning. These riches that had consumed his entire life edged God out and in so doing, left the fool spiritually bankrupt.

In contrast to this sobering scenario, Jesus presents his followers with a radically different perspective based on complete trust in God. He points out that the birds of the air have food enough (Luke 12.22-24; Matthew 6.26); that the lilies of the field are beautifully clothed (Luke 12.27-28; Matthew 6.28-30). Then Jesus reasons that if God

provides for these, how much more can God be trusted to care for the needs of his children (Luke 12.29-31; Matthew 6.30-34). Following that level of trust to its natural conclusion, Jesus instructs his followers to “Sell your possessions and give alms . . . for where your treasure is there will your heart be also” (Luke 12.33-34). A benefit of giving is bridling the claim of material possessions over one’s life. Freedom from worry over wealth releases the individual for greater devotion to God (Matthew 6.24).

Paul is stern in his warning about the love of money. “The love of money is the root of all kinds of evil” (1 Timothy 6.10). Those who love money are listed among those who love themselves, those who are “boasters, arrogant, abusive, disobedient to their parents, ungrateful, unholy, inhuman, implacable, slanderers, profligates, brutes, haters of good, treacherous, reckless, swollen with conceit, lovers of pleasure rather than lovers of God” (2 Timothy 3.2-4). The severity of the love of money cannot be diminished or disregarded. A heart set on the accumulation of wealth and riches has abandoned a devotion to God, has been blinded by riches (Revelation 3.17-18), and has “wandered away from the faith” (1 Timothy 6.10). Spiritual bondage is the result.

Paul’s remedy for addressing the dangers of accumulating wealth is not novel. He returns again to the need for contentment, recalling that “we brought nothing into the world, so that we can take nothing out of it” (1 Timothy 6.7). He goes on to instruct those who are wealthy not to place hope in their riches, instead hope in “God who richly provides us with everything for our enjoyment” (6.17). Their lives should be shaped by a commitment to doing good, generosity, and a readiness to share (6.18). The safeguard against the encroachment of possessions on the soul is to limit the territory claimed by worldly goods. Generosity and a willingness to share with others (6.18) confines the

overgrowth of one's interest in the accumulation of wealth. This approach insures a life of freedom from the bondage of possessions and a life of freedom to "take hold of the life that really is life" (6.19). Maintaining a proper perspective on wealth allows for a greater depth of spiritual maturity, freedom from worry, and an ever increasing ability to trust God for life's provisions. Paul offers direction for a life of contentment and deepening reliance on God: "Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God which surpasses all understanding, will guard your hearts and your minds in Christ Jesus" (Philippians 4.6-7).

Biblical Precedents: Conclusion

As evidenced by Paul's lengthy presentation to the Corinthians, giving must be discussed and taught. Grimm notes that "people do not automatically respond to the gospel with good giving habits (11). Teaching Christians why and how to give helps the believer grow and mature as a disciple of Jesus Christ. The sermon series served as the vehicle for teaching stewardship. The communication about Christian giving addressed the heart as well as behavior and understanding.

The central truth that emerges in a biblical study of giving is that the real beneficiary is the giver. The giver grows in his or her relationship with God, possessions have less debilitating control over the individual, and others are blessed as recipients of the gifts. Financial giving realigns priorities from a temporal to an eternal focus. Yurs offers a fitting word of instruction about the stewardship sermon: "Preach about financial stewardship for the sake of what parishioners gain from being faithful stewards, not what

we get from parishioners. Our purpose is not raising money but growing souls and ministering to families” (Yurs 23).

Homiletical Precedents

The two values that guide this study’s approach to preaching are first, faithfulness in communicating the biblical message and second, communicating the biblical message in a manner that engages the worshiper in a whole life response (affectively, cognitively, and behaviorally) in the practice of stewardship. Knowledge of the Bible and the biblical witness of stewardship is the determinative factor between those who do and those who do not give of their resources. “Many people sitting in the pews choose not to give to their church because they assume the pulpit pleas for money are simply human demands for resources, without a biblical underpinning” (Barna 51).

The literature reviewed in this section specifically considers the form and style most helpful for the stewardship sermon. While not dealt with at length in this review, the core value undergirding this entire project is the faithful communication of Scripture not only in regard to stewardship, but the whole of Christian discipleship.

Form and Style

While preaching on May 29, 1932, Dietrich Bonhoeffer highlighted the importance of concreteness in proclaiming the gospel: “We can neither understand nor preach the gospel tangibly enough. A truly evangelical sermon must be like offering a child a beautiful red apple or holding out a glass of water to a thirsty man and asking: ‘Wouldn’t you like it?’” (qtd. in Bonhoeffer 13). The desire to produce a sermon that tangibly communicates the gospel fuels the work of preaching from week to week for many

engaged in the preaching enterprise. However, opinions vary on what actually constitutes a “tangible” expression of the gospel.

With an awareness of our media and image-driven culture many define a tangible sermon as one that is shaped by story and narrative logic (Bailey 351). The call for a narrative preaching approach grows out of the needs of contemporary culture (Bluck 41, Market Place Preaching 37), the results of right brain/left brain research (Lewis Learning to Preach Like Jesus 50-55, Somerville 36-39, Thielen “From Precept to Parable 43), and the observation of Jesus’ method of communication through parable (Stouten 8, “From Precept to Parable” 43).

For others, preaching is tangible when it responds directly to human dilemmas, problems, and concerns. Preaching prompted by a human situation is often guided by an inductive approach. Inductive preaching relies on narrative style and logic as a helpful way of addressing a particular need (Lewis, Craddock). For still others, preaching is made tangible by a statement of the propositional truths of Scripture or a deductive presentation of a passage with illustration and application offered for each sermonic point (Chapell Christ Centered Preaching, Robinson Biblical Preaching).

All of these options and many other variations address the specific concern of form and style. Form and style are central to a tangible expression of the gospel for “communication depends not only on the content of the message but also on the form the message takes” (Loscalzo 117). Rather than being forced to choose one specific preaching style or form to the exclusion of all the rest, the stronger possibility is to allow the sermon text to shape the style (Achtemeier, 74-90, Lischer 69, Long Preaching the Literary Forms of the Bible and The Witness of Preaching 92-132). The same text may

present many stylistic options. This approach allows a variety of forms to be used for different preaching occasions depending on the text, the audience, or the setting.

Because people learn in a variety of different ways, it is important to communicate truth in ways and with methods that reach people. While it is important that the sermon style fit the text, at the same time, the style must also be tailored to match the culture of the church and community. An appealing approach in one locale may be offensive in another setting. In addition to taking into consideration the individual learning preferences of the worshippers and the cultural setting, the emotional and spiritual receptivity of the audience impacts both sermon preparation and delivery. A sermon aimed at impacting feelings, understanding, and behavior must be well-suited to the specific congregation for which it is intended (Anderson 207-210).

Charles Kraft believes that not only has God revealed in Scripture “what to communicate, but how to communicate it” (6). According to Kraft, God’s method for communication is one that offers maximum relevance to the receptors. This observation means that there is not just one right method or even a few proper methods. Rather the “right” communication method is the one that reaches the intended audience without distorting the content of the message (7).

The sermon is shaped by a faithful communication of the biblical text, a consideration of the literary contours of the Scripture passage, and an awareness of the worshiper’s culture and context. The goal of the eight stewardship sermons in this study is to promote affective, behavioral, and cognitive responses in the listeners. Bonhoeffer notes that the object in preaching is to address all three domains; he acknowledges, however that in any given sermon, attention to one element may rise to prominence:

The three elements of education, inspiration, and conversion must be present in every sermon but not as three separate parts of the presentation. They stand imperceptibly behind the sermon. At certain times and for certain purposes one may completely dominate over the others. (134)

Preaching that invites a whole-person response exhibits variety in form and style (Larsen 84-92). An inductive or narrative approach offers an open-door invitation for an affective and behavioral response. A deductive or propositional approach offers the element of education that encourages a cognitive response. The entire spectrum of preaching forms, from a purely inductive approach to a solid deductive approach as well as the many variations in between, provides the preacher with options for tailoring the sermon to reach the whole person (affect, behavior, and cognition). A preacher who uses only one sermon form may unintentionally dwarf some element of his or her congregation's response in discipleship.

Aids to Communication

The intentional use of communication aids is important for inviting a response to any sermon. Communication aids take seriously the need to communicate the biblical text in a manner that meets the world of the worshiper. The aids to communication discussed here can be creatively employed within the wide range of homiletic form. These aids are not meant to call attention to themselves, but to facilitate communication that invites a response.

Aids to communication are identified as tools for assisting the audience or congregation in the listening enterprise. They assist in making the sermon a more pleasurable experience; they also gain attention as well as heighten the message's impact (Skinner 102). McLeod asserts that "any preacher will maintain the attention of his or her

listeners for a presentation marked by interest, humanness, empathy, variety, imaginativeness, and moral and spiritual concern” (100).

A great number of communication aids for effective sermons are discussed in the homeiletical literature. Based on their frequency in the literature and their appraised value for this study, four communication aids have been chosen to guide this study: the use of illustrations, the use of humor, the cultivation of a conversational style, and the importance of life application.

Chapell states that “even though the relationships are not exclusive of one another, it is often helpful to think that explanations prepare the mind, illustrations prepare the heart, and applications prepare the will to obey God” (Christ Centered Preaching 87). The purpose of this study and the chosen communication aids link up nicely. The illustrative function of the sermon provides insight into the affective domain, and application speaks most directly to the behavioral or volitional domain.

A communication aid was not chosen to directly address the cognitive function since the content of what is to be explained is drawn directly from Scripture. The importance of content is addressed and taken seriously by a solid exposition of Scripture (Weyermann 14). However, the use of a conversational style and appropriate lightness or humor provide an atmosphere where content may be recognized and learned more readily.

Illustrations

The sermon illustration presents itself in a variety of forms. Marquart refers to stories, analogies, and images (143). Chapell has created a longer list of illustrative possibilities that he has arranged hierarchically to demonstrate the range of possibilities. His

hierarchy is based on the illustration's length. It ranges from the novella, allegory, and parable at the top of the hierarchy to allusions, examples, analogies, and figures of speech at the bottom. The mid-point between these high and low ends is occupied by the "illustration or 'life situation' stories within sermons whose details (whether explicitly told or imaginatively elicited) allow listeners to identify with an experience that elaborates, develops or explains scriptural principles" (Using Illustrations 19).

A variety of illustrative forms aid homiletic communication in a culture that thinks more in images than in points or precepts (Anderson 210). A sensitivity to the use of images through illustration keeps the needs of the hearer in the forefront of planning and preaching. Michael Halcomb observes, "preaching is more than just the propositional statement of truth. If preaching is to be a dynamic presentation of the Gospel, we must revitalize the art of using metaphor to make truth more appealing as well as more understandable" (15). He further notes: "the boundaries of truth are sketched out by propositional language, but then colored and vivified with imagery" (18).

The preacher's challenge is to develop skill in using life's metaphors as a channel for reaching people in ways that discourse and logic alone will never accomplish. One commonly cited objection to the use of illustrative material is that it merely serves as filler in the absence of substantive content. That critique may well be deserved by the preacher who uses illustrations as entertainment (Fore 35) or as a replacement for sound biblical truth or one who stacks story upon story, making no clear connection to the biblical text (Markquart 160). However, the preacher who strives to present illustrative material that facilitates transmission of the text's meaning and value "must travel an

intellectual ‘second mile’ to create illustrations that fulfill their potential” (Using Illustrations 61).

The appeal of illustrations is their ability to touch the heart and invite a heart or affective response. In a culture where the door to the head is often through the heart, the illustration provides a means for relating to the whole person. It is not that the intellect is turned off or ignored by the use of illustrations, rather understanding is stimulated by an appeal to affect and volition. For the purpose of this discussion, feelings, cognition, and behavior are placed in separate categories, but in actuality they are inseparably linked and work together for a balanced response. An illustration that powerfully touches the emotions will also inform and shape a person’s will and understanding for a “whole-person” response to God’s Word (Anderson 215, Baty 62, Christ Centered Preaching 169-174, Using Illustrations 36-39).

Illustrations aid the communication process in several ways: they help make the sermon clear, the human interest element draws people into listening, they make the sermon memorable, they relate theology to life, they provide relief or rest from the hard work of intense listening, they speak to the whole person, and they help break down resistance (Kemper 4-6, Killinger 120-22).

Of special interest to this project is the helpfulness of illustrations in breaking down resistance. Resistance is often the response when the topics of money and possessions are addressed. An illustration may assist in short-circuiting a strong emotional reaction. Kemper encourages illustrations in a setting “when you are advancing ideas that may receive a less-than-receptive hearing or may even be met with resistance,” because “an illustration can provide an indirect lead-in that is more likely to gain a fair hearing than a

more frontal, didactic approach” (6). Often Jesus’ comments about money, possessions, or wealth appeared within the context of a parable.

Conversational Style

Attention to preaching in a conversational style simply means that the preacher will speak in a manner that is most true of herself when she is not intimidated or agitated. It is the style of everyday conversation, yet speaking as one “fully convinced that God has charged you to deliver a life-changing, eternity-impacting message” (Christ Centered Preaching 313). A natural or transparent delivery breaks down barriers of defensiveness, skepticism, and mistrust by communicating that the preacher is genuine, approachable, and accessible (Larsen 178-179). If the preacher tends toward a presentation style inconsistent with his or her personality, he or she will be suspected of hypocrisy (Anderson 209).

What is meaningful to and helpful for the intended audience drives the consideration of style. Conversational style is the pattern of communication preferred by most congregations in contemporary American culture, replacing the oratorical style of the past (Bailey 357). The conversational preaching style is most importantly a choice for building credibility with the congregation. Schaller highlights the importance of caring for the issue of credibility by reflecting on a cultural shift:

Perhaps the most distressing change in preaching can be traced back to the media in general and television in particular. Back in the 1950s the credibility of a public figure’s speech was in the content. Did the content persuade the listener to agree with and support the message? Today the credibility is in the messenger, not the message. If the listener has serious doubts about the preacher’s credibility, a three-minute sermon is probably too long. (21 Bridges 85)

A conversational style of preaching explains the issues, presents alternatives, and seeks to persuade, but the decision to respond is always left to the listener. In this way the preacher journeys with the “listeners down a pathway that will end in a joint discovery of truth” (Skinner 105). How or if a response will be made is not dictated by an authoritarian or lecturing manner, but a genuine desire prompted by the Holy Spirit. Respecting the listener’s freedom to choose her or his own response communicates respect and love (Anderson 209, “Preaching to Everyone” 103).

The stewardship sermons portrayed by cartoons and dreaded by congregations are far from conversational. The image more closely resembles a guilt-producing lecture than a reflective, thoughtful conversation. Even if most stewardship sermons refuse to live into this common caricature, the damage is already done. At the first indication that the forthcoming sermon has anything to do with giving or finances, the congregation braces for the worst. This scenario emphasizes the important consideration for preaching conversationally. The stewardship sermon requires that hurdles to communication be recognized and removed before they become problematic.

The relational element between pastor and people that increases with a relaxed, conversational style is promoted further without the use of notes (Bonhoeffer 121, Callender 32-37, Christ Centered Preaching 319, “Beyond Info sermons” 41) or pulpit furniture, the “furniture of authority” (Bailey 357, Market Place Preaching 58). Removing notes and pulpit enhances the feeling of connectedness between the congregation and the preacher since there are no notes to divert eye contact and no pulpit to create the sense that the preacher is hiding.

Humor

The topic of humor surfaces over and over again in the literature as a valuable preaching tool. While not all forms of humor are appropriate or desirable for homeiletical communication (“Preaching to Everyone” 99), humor can serve to make the sermon more enjoyable and the messenger more credible, especially if the preacher is willing to laugh at him or herself (Skinner 103). Humor enhances the conversational quality of the sermon when done well. However, an attempt at humor that does not fit the personality of the preacher will fall flat and create awkward moments of tension that detract from the rest of the sermon (Larsen 91-92). Miller encourages the preacher to find ways of using anecdotes and stories that have creative lightness about them rather than relying on the riskiness of actual joke telling (Market Place Preaching 106). Humor or lightness that is authentic to the preacher puts the listener at ease and sends a subtle signal that it is safe to lower one’s defenses.

After attending a National Story Telling Festival, Thielen noted humor’s power to sustain the attention of listeners. Humor is often connected with high hilarity, but it is also appropriately used in serious or sad stories to break the tension and provide a moment of lightness (“Beyond Infosermons” 38). Miller encourages the preacher to consider the use of humor that “belongs naturally to the argument of the presentation during prophetic or demanding sermons as a happy resting point between heavy blocks of logic” (“Promise in Your Preaching” 4).

Humor is especially appropriate for the stewardship sermon (Hoge et. al. 146). The goal of humor in this setting would not be to trivialize or minimize the topic, but to provide momentary relief from conversation that may be hitting too close to the heart or

calling for a greater response than the hearer is prepared for. Cox notes that humor itself may be a tool in assisting a positive response to the biblical message: “It is a well known psychological principle that a serious thought following laughter will make a deeper impression than otherwise. Humor often helps us face our foibles, laugh at them, and perhaps even rid ourselves of some of them” (25).

Life Application

The biblical sermon is incomplete without life application. The potential of a sermon is not met if the sermon is limited to explanation of the biblical text; application for living carries the message out the door and into the places where people live. “When walking out of a church service and reflecting on the sermon, most want to have a clear idea of what they are supposed to do. They want to decide for themselves whether or not they will act, but they still want a clear picture of what is expected of them” (Anderson 208).

To stop short of application or action leaves the sermon dangling just beyond the lives of the listeners (Timmons 25). While some narrative and inductive forms would encourage leaving application to the creativity and responsiveness of the individual, English anticipates that “those who listen to our preaching deserve to hear more than the telling of a story with its significance, the projection of the meaning, and a witness to what difference it has made to ordinary lives, without also hearing how it applies to their daily living” (85).

A discussion of application once again calls attention to identifying the needs of the listener. The pattern of application within the sermon must be tailored to meet congregational traits. Chapell suggests that “when professionals and management types dominate a congregation the pastor may want to hit application more lightly since these

persons are often most motivated by what they determine to do and are not accustomed to having someone else make decisions for them” (Christ Centered Preaching 86).

Explanation can be packaged in such a way that application becomes self-evident.

The question of application flows directly out of a concern for making the Gospel tangible and concrete. A careful and respectful presentation of application will not trample on the sensitivities of the congregation. Application of the sermon to life must be done in a manner that honors the individual’s freedom of choice. Sensitivity to personal choice is met by the preacher’s desire to encourage growth and discipleship among the congregation. Martin encourages the follow-through with application in order to “give concrete commitment to my inspiration” in “logical conclusion, to valid proclamation” (39). Application presents the believer with the possibility of acting on the content of the message as well as giving solid expression to feelings of inspiration. In this way application wraps up the affective, behavioral, and cognitive dimensions into a unified response.

The application question is vitally important for this study on stewardship. The Ronsvalle study reported that some pastors who offered detailed application to stewardship sermons felt embarrassed and uncomfortable. One pastor commented that she felt her application was crass, “like she was talking to a junior high class.” But to her surprise the response of the congregation was very favorable and giving was significantly higher than the previous Sunday (130).

It is not unreasonable to anticipate that life application may indeed be the most uncomfortable part of preaching the stewardship sermon. Application is the point where the rubber of explanation hits the road of human life. “Sound application ventures out of

hypothetical abstraction and elbows its way into business practices, family life, social relationships, societal attitudes, personal habits, and spiritual priorities” (Christ Centered Preaching 217). At this point that the sermon is most likely to be rejected.

Application of the stewardship message can be enhanced by: a continued conversational tone that may be easily lost if nervousness creates an edginess in delivery style; appropriate self-disclosure that deliberately identifies with the listeners (Loscalzo 22-26); the offer of common sense proposals that are relevant, realistic, and achievable (Christ Centered Preaching 219); and the timely use of disarming illustrations (Kemper 87) and humor (Miller).

The Stewardship Sermon

The aids to communication previously discussed are valuable elements to be employed to invite affective, cognitive, and behavioral responses to the sermon. They strengthen the stewardship sermon as well as most sermons preached from week to week. A central issue at stake in the stewardship sermon is credibility of both the message and the messenger. Stewardship principles can be trivialized or compromised through the over-emphasis of clever slogans, reliance on proof texts, a prosperity doctrine that replaces a response of giving with a desire to receive, setting aside ministry for a productive methodology, and increased giving through emotional pleading (Barna 93-95).

Our primary objective must be to minister in God’s truth to the whole person. That means serving them, teaching them, inspiring them, encouraging them, modeling righteousness for them and exhorting them. It does not mean manipulating them through marketing and through emotional pressure. (Barna 94)

This study’s focus on stewardship includes a desire to not only avoid the misperceptions and distortions surrounding the preaching of biblical stewardship, but also

to present a model of preaching that communicates the biblical message in a manner that enhances communication and invites an authentic personal response. Three specific suggestions emerge from the homiletic literature with regard to the stewardship sermon. The stewardship sermon is well served when it is preached with confidence and in a positive style. Preaching stewardship topics consistently throughout the calendar year aids the worshiper in connecting a life of giving within the whole spectrum of Christian discipleship.

Preach Stewardship Confidently

Pastors are reluctant to preach on financial stewardship and giving (Bagwell 2-5, Barna 77). This reluctance reflects a lack of seminary training in stewardship, a fear of alienating the laity, or living into “The Rev. Grabadollar” image. The pastor’s own discomfort with his or her own personal finances and giving plays into this pattern of reluctance (Hoge, McNamara and Zech, and Ronsvalle). In addition, many churches find ways to discreetly or quite directly discourage any discussion “about money as a spiritual concept, about its discipleship aspects, its lifestyle implications, and church members’ own individual giving patterns” (Ronsvalle 128). Many view stewardship sermons as something to be endured, certainly not enjoyed. If the congregation’s prejudice against the topic is not enough to make preaching stewardship sermons difficult, the prospect is made even more unpleasant by the thought of appearing greedy or self-serving (Stowell 23).

Pastors live with the awareness that the church has been stereotyped as an institution that is only concerned about getting people’s money. They approach stewardship sermons reluctantly for fear of reinforcing that unwelcome perception. In an effort not to

offend, the theological nature of giving as an expression of Christian faith as been diminished (“Preaching on Money” 2). In a national survey, Robert Wuthnow found that fewer than half of the church members surveyed recalled hearing a stewardship sermon in the last year (141).

When stewardship sermons are preached, the effort is often damaged by an apologetic attitude. This reluctance undermines the message of Scripture and drives a wedge between generosity and faithful discipleship. The communication that giving is a joyful act and a freely chosen response to God’s grace is dampened by any hesitancy on the part of the proclaimer. The stewardship sermon must be offered as confidently and expectantly as one would preach on any other aspect of Christian discipleship (Callahan 42, Fasol 32, Yurs 22). The pastor’s own comfort level impacts how the congregation hears and responds to the message:

The preacher/pastor must provide unapologetic, benevolent leadership for a congregation to confront and consider the deeper meanings of stewardship. If the preacher is filled with joy in her/his stewardship, then that joy becomes contagious. However, if a preacher is burdened by the duty and obligation of stewardship, then the congregation responds likewise. (Bagwell 170)

Preach Stewardship Positively

Whether the preacher is aware of it or not, whether intentionally planned or not, every sermon has either positive or negative emotional appeal (Learning to Preach Like Jesus 62-63). Rather than allowing the impact of the emotional appeal to occur by default, the preacher must make the important choice to either frame the sermon positively or negatively. This choice sets the tone for the sermon and shapes the response of the listeners. A negative approach can highlight human need, seize interest, accentuate the

positive by contrast, or to warn of danger. A positive cast points to the goodness of Christ, brings encouragement and hope, builds godliness, and assists in bringing resolution (Larson 77-80).

Recognizing the positive benefits of an affirming tone (Market Place Preaching 40) as well as the negative expectations that listeners bring to stewardship sermons, the positive approach offers the strongest possibilities (Grimm 21). Negative stewardship preaching is based on the assumption that “people are not interested in giving and need to be prodded” (Yurs 22). The negative approach may produce some giving but it also creates an affective response of guilt and reluctance in which giving becomes a burden (Callahan 82, Hess 21-25, Troeger 8, Yurs 22).

On the other hand, the positive approach to giving is a natural fit with the biblical passages that inform our understanding and experience of stewardship as a response to God’s grace. When an expression of joy and gratitude is highlighted in reference to giving, the preacher will steer clear of several damaging and manipulative possibilities that have limited effect and may cause psychological damage to individuals and church communities (Hoge, McNamara and Zech 51). The positive approach will not give into the temptation to motivate by guilt or a sense of duty, to scold or demean, or to place greater emphasis on the amount given than on the attitude of the giver (“Preaching on Money” 2-6). Besides not being biblical, negative motivation will not produce enduring results.

The positive approach is demonstrated by Robinson’s suggestions for illustrating stewardship sermons. Effective stewardship illustrations are drawn from the Bible itself, the preacher’s personal experience in giving, stories of friends or situations from society.

The positive messages conveyed by these illustrations include the following: generous people are attractive; giving enables wonderful things to happen in the lives of others; giving is an avenue for expressing one's faith; and God can enable the giver to give more than he or she first thought possible (8).

Preach Stewardship Consistently

Stewardship sermons that are preached only once a year during "Stewardship Season" have difficulty moving the congregation past a fund-raising mentality. They ultimately become self-defeating. These sermons are seen within the narrow focus of the next year's budget rather than a life of Christian discipleship (Bagwell 173, Ennis 4, 44 Ways to Expand the Financial Base 45, Hoge, McNamara and Zech 83). Addressing stewardship topics consistently throughout the church year will also give stewardship concepts greater credibility as a way of life by separating the sermon from times of great financial need or crisis (Grimm 29, Stowell 26).

Based on his research, Barna advocates preaching stewardship sermons in a series. A series "has a much greater and more predictable effect than does preaching unrelated, time-remote stewardship messages throughout the year" (93). The pattern of stewardship preaching among pastors varies widely. Nine out of ten pastors preach sermons about stewardship during the course of a typical year. Of those who preach on stewardship, 39 percent preach a single sermon, 34 percent preach two or more sermons as part of a series, and 27 percent will preach two or more sermons but not consecutively. The insights from Barna's research suggests that when stewardship sermons are preached throughout the year or during different seasons of the church calendar, they should be

offered in pairs or triads. A concentrated time for stewardship consideration produces a greater behavioral impact in the individual's life.

Preaching on stewardship at different times throughout the year helps the listener connect giving with the Christian story from Advent and Christmas into Epiphany, from Lent to Easter and throughout the season of Pentecost. Each season of the Church calendar presents unique opportunities for preaching stewardship sermons. When considering an ongoing stewardship emphasis as a part of preaching, "the key is to preach about stewardship regularly to reinforce the message and to preach with variety so that the message does not become stale" (Yurs 23).

Preaching stewardship throughout the year invites the congregation to hear more clearly that "their stewardship is not about their money, but about their perception of who (or whose) they are"(Enniss 4). This broader emphasis shifts the stewardship discussion from the church's need for more money to the Christian's response to God's grace in his or her life. "The effects of stewardship are broader than just money and include spiritual growth and richer human relationships. Stewardship training needs to be seen as a part of training for Christian living" (Hoge, McNamara and Zech 83). From this position, stewardship is properly placed within the context of a whole-life response of discipleship.

Stewardship series, preached throughout the year, that incorporate a variety of forms and styles aids the whole-person response toward Christian maturation. This approach also recognizes that growing in discipleship is a process that rarely happens with overnight suddenness. A long-term stewardship emphasis cooperates with the ongoing work of the Holy Spirit in the believer's life (Anderson 207, "Preaching on Money" 6).

Homiletical Precedents: Conclusion

In a stewardship study connected with a Fall giving campaign with five United Methodist Churches, Timothy Bagwell found that the strongest response in giving came from the two congregations who generally rated their pastor's stewardship sermons as good to excellent. An analysis of the sermons revealed that they were coherent, with a logical flow that employed specific themes (75-168).

Bagwell's findings point toward the importance of the sermon in aiding a strong stewardship response, but he reminds the reader that the congregation's response is not exclusively dependent upon the preaching. While good preaching is essential for stewardship development in a congregation (McLeod 102), it is not the only factor that influences behavior. Other factors that Bagwell found to influence the congregation's response include: congregational morale, feelings about the stewardship campaign, church politics, tradition, demographics of the community, socio-economic realities, and the quality of the worship experience.

This study, "Preaching to Cultivate a Whole-Person Response to Financial Stewardship in the Wayland United Methodist Church" focuses specifically on the important and irreplaceable role the sermon plays in enhancing the congregation's behavioral as well as affective and cognitive responses to the stewardship message. The sermons were guided by a commitment to communicating the biblical dimensions of stewardship. With the sermon content established through biblical and exegetical study, the form of the sermons were shaped with attention to illustrative usage, a conversational tone, an appropriate use of humor, attention to positive emotional appeal, and life application. The sermon series consisted of eight sermons preached over a six-month

period. The regularity of preaching on stewardship throughout the year links with the goal of framing the sermons positively and preaching unapologetically. The entire research design is presented in Chapter 3.

Conclusion

Each aspect of the sermon formulation discussed in the homilectical section is intended to increase the possibility that those who hear the messages will respond to God's initiative in their lives. God's supreme act in human history came in the form of a gift, the gift of Jesus to all who would receive him. These stewardship sermons announce that beyond all possibility of understanding, we are recipients of abundant blessing, including the highest imaginable: relationship with God himself because of his self-sacrificing love in Christ Jesus.

The stewardship sermon does not call for magnanimous action of individual initiative, rather it serves to invite a response to that which has already been granted. God extends grace and from the position of relationship with God, our response is one of gratitude.

The only answer to χάρις is εὐχαριστία. Grace and gratitude belong together like heaven and earth. Grace evokes gratitude like the voice an echo. Gratitude follows grace like thunder and lightning . . . Here, at any rate, the two belong together, so that only gratitude can correspond to grace, and this correspondence cannot fail. (Barth IV.I, 41)

When giving is a response to God's grace, outward behavior never stands on its own. The act of giving itself mirrors the inner disposition of one who has at once recognized his or her poverty apart from God and now knows the wonder of abundant riches in relationship with God. A whole-person response in the practice of stewardship is a

response of love and gratitude so that monetary gifts reflect the heart and mind of the giver.

CHAPTER 3

Design of the Study

Financial stewardship, or the money given within the context of worship for the mission and ministry of the church, is very often governed by a fund-raising approach. This approach gives primary attention to the behavioral element of giving. As a result, fully funding the projected church budget is the main indicator of financial success. Divorcing behavior from the deeper spiritual dynamics of giving is the inherent danger of a fund-raising approach.

A biblical approach to financial stewardship addresses the whole person, thoughts and feelings as well as behavior. How one understands giving within the context of his or her faith and what one feels about offering a financial gift in the context of worship is arguably more important than the amount given. Focusing on one element (understanding, feeling, or behavior) to the exclusion of the other two elements teaches something far less than a complete response of loving God with all your heart, soul, mind and strength (Deuteronomy 6.5).

The purpose of this research is to evaluate the affective, behavioral, and cognitive changes in the worship participants of the Wayland United Methodist Church as a result of an eight-sermon series on biblical, financial stewardship presented over a period of six months.

Research Questions

The purpose statement of this study naturally separates into two components: the sermon series itself and the outcomes in the lives of those who heard the sermons. The research questions that guide the study reflect these two components. The first research

question identifies the congregation's knowledge, affect, and behavior in relation to stewardship prior to the sermon series. The second research question focuses on the changes that have occurred in the participant's feelings, understanding, and behavior as they relate to stewardship as a result of the sermon series. The third research question examines the elements of the sermon design and delivery that facilitated these changes. And the fourth research question considers possible intervening or confounding variables that were not controlled for in the research design.

Research Question #1

What knowledge about financial stewardship, affect, and giving patterns characterized the congregation prior to implementation of the preaching program?

The answer to this research question provides a base line reading of the congregation's experience of financial giving before the introduction of the independent variable, which for this study is the series of eight sermons on financial stewardship. Without this reading it would be impossible to determine how much, if any, change occurred in the congregation's knowledge, affect, and behavior in relation to biblical, financial stewardship.

Two broad themes emerge as a result of a study of the biblical texts that relate to financial giving. First, giving is an emotionally positive experience. Second, giving is an expression of relationship with God. One's relationship with God shapes how the giver feels and thinks about giving. The giver's relationship with God also forms the context for how the giver will choose to act on his or her thoughts and feelings.

Research Question #2

What changes occurred in the congregation's knowledge, affect, and giving patterns as a result of the preaching program?

This research project is built on the premise that a preaching program of biblical, financial stewardship (independent variable) can positively impact cognitive, affective, and behavioral change in a congregation. The eight individual sermon themes in this preaching program²² each support and demonstrate the two overarching biblical themes: giving as an emotionally positive experience and giving as an expression of relationship with God. The mid-study and post-study questionnaires measure how the sermon content and delivery impact the congregation's knowledge, affect, and giving patterns.

Research Question #3

What elements of the sermon design and delivery assisted the congregation in a more complete experience, understanding, and practice of stewardship?

The preaching literature reviewed for this study highlights the use of illustrations, a conversational style (which includes the use of humor), life application, and positive emotional appeal as elements which will strengthen the listener's cognitive, affective, and behavioral responses to the sermon. A scale for each of these elements was developed for and used in the mid- and post-study questionnaires. Responses to the questionnaire indicated which, if any, of these four elements the congregation identified as facilitating a more complete experience of stewardship.

²² The themes of the eight sermons in this series are as follows: Relationship with Jesus changes our relationship with money, Generosity abounds when those who give do so willingly, The Christian is free to share his or her resources, Giving that pleases God, Giving to the Giver, Cheerful and joyous giving, A life of stewardship protects God's rightful place in one's life, and The practical considerations of giving .

Research Question #4

What other intervening variables might correlate with the observed changes in the congregation's patterned responses to financial stewardship?

Potential intervening variables in this study included: gender, age, gross household income, and the number of years an individual has attended the Wayland United Methodist Church. These variables were controlled for by their placement on the pre, mid, and post-study questionnaire.

Population and Sample

The population for this study consisted of all the adult worshipers (eighteen years and older) who attend the 10:00 AM Sunday morning worship service at the Wayland United Methodist Church at least once each month. The weekly worship attendance registration sheets were used to determine who fit the "once per month" attendance criterion. For this study the population and the sample were identical; every adult who fit the attendance criterion for participation was mailed the pre-, mid-, and post-study questionnaires to complete and return in a self-addressed, stamped envelope.

Given the once-a-month criterion for inclusion in this study, the possibility existed that some of the population group might miss a majority or perhaps even all of the sermons in the project series. In order to control the number of sermons each participant has heard, on the Sundays when a stewardship sermon was preached as a part of this project all worshipers were asked to fill out a worship attendance card with an easily replicated, respondent-created code. The identical code was also requested on the pre-, mid-, and post-study questionnaires. The attendance cards provided the information necessary to link worship attendance with questionnaire responses.

The average Sunday worship attendance for 1997 was 115 people, including children and adults. One hundred and eight adults fit the attendance criterion to be included in the study.

Methodology

This project is an evaluation study in the experimental mode which utilizes a pre-test, mid-test, post-test design with no comparison group. The worship attendees of the Wayland United Methodist Church who were in worship an average of once a month served as the one-test group. A pre-study questionnaire was mailed to the homes of the test group two weeks prior to the first stewardship sermon. The pre-study questionnaire provided a baseline reading of the respondent's knowledge and feelings about stewardship as well as their practice of stewardship.

The mid-study and post-study questionnaire retained the stewardship questions in the same form as presented in the pre-study questionnaire. In addition, the mid- and post-study questionnaires asked the respondents to identify elements of the sermon design and delivery that assisted them in coming to a more complete experience, understanding, and practice of stewardship.

The elements of sermon design and delivery presented for response in the questionnaire were the same elements discussed in the homiletic portion of the literature review. The use of illustrations, a conversational delivery including the use of humor, and applications made to life were all chosen based on their ability to touch the affect, motivate a behavioral response, or create an atmosphere where learning can more easily occur.

Three elements were identified in the literature review as being particularly important for sermons on stewardship; stewardship sermons should be preached unapologetically, positively, and throughout the year. In the mid- and post-study questionnaire, the respondents were asked to rate the extent to which the sermons were preached with confidence and set in a positive tone. The composite of these two elements made up the scale of “positive emotional appeal”.

Preaching on stewardship throughout the year was implemented as a part of the research design. The sermons in the series were preached intermittently over a period of six months. This design insured that the congregation was not only exposed to stewardship sermons in preparation for the annual church budgeting process, but also as an integral part of Christian discipleship.²³

Variables

The independent variable of this research project is the stewardship sermon series. Two levels of validity were sought for the independent variable. Each of the eight sermons was reviewed by knowledgeable individuals, in this case other preachers, who could verify or challenge my presentation of the biblical material. This review provided a level of face validity. Content validity verified that the content of the sermons reflected all the generally accepted meanings of the stewardship concept from a biblical

²³ Barna promotes preaching stewardship in concentrated doses. His research findings suggest that “preaching a stewardship series has a much greater and more predictable effect than does preaching unrelated, time-remote stewardship messages throughout the year” (93). The measure of effectiveness for Barna is the ability to raise more money. He cites, “Churches in which pastors preach two or more consecutive messages about stewardship matters raise significantly more money, on a per capita basis, than do churches that hear two or more nonconsecutive money messages” (93). Twice in the course of this project, two stewardship sermons were preached back to back. The researcher notes the broader concern of impacting the whole-person with the message, not simply to raise more money.

perspective. The review of this work by the dissertation committee provided the level of expertise to verify or challenge content validity.

For the purpose of this study, *stewardship* is defined as “the understanding and feelings that accompany the giving of monetary gifts within the context of the worship setting.” The three dependent variables this study measures are the worship attendee’s affective, behavioral, and cognitive responses as a result of experiencing the stewardship sermons. The change in affect, cognition, and behavior were measured by the pre, mid and post-questionnaire responses. A second behavioral measure was obtained by monitoring the subjects’ per month giving.

The financial secretary of the Wayland United Methodist Church assisted in gathering the giving data. I provided the financial secretary with the names of all the individuals who meet the once-a-month worship attendance criterion for inclusion in this study. The confidential number of each person’s offering envelope was used by the financial secretary to code the reports in order to insure confidentiality. The first report identified the individual or couple’s total giving for the nine weeks prior to the beginning of the sermon series. A second report of giving was prepared based on an individual or couple’s total giving during the nine weeks following the completion of the sermon series.

Instrumentation

A researcher-designed questionnaire was the primary instrument used to measure the affective and cognitive responses of the population with respect to their experience of

stewardship. This questionnaire was administered prior to the sermon series, at the mid-point, and again at the end of the sermon series.²⁴

Twenty-five questions make up the portion of the questionnaire that measures affective, cognitive, and behavioral responses. Each question falls into one of three scales: the Affective Scale, the Cognitive Scale, or the Behavioral Scale. Table 3.1 displays the questions that support each scale (the number following each question is the number on the questionnaire).

Stewardship Scales
Table 3.1²⁵

Affect Scale	Cognition Scale	Behavioral Scale
I give to help others (#5).	Giving show my gratitude to God (#9).	I limit my giving, others will give if there is a need (#8).
Giving expresses my love for God (#6).	Giving should bring greater influence (#10).	The amount given depends on personal expenses (#12).
The offering is a meaningful part of worship (#7).	Giving demonstrates trust in God (#11).	I give when I had other plans for the money (#23).
Giving brings me satisfaction (#13).	When I give, I want to be thanked (#15).	I give whatever I have on hand (#26).
I would like to enjoy giving more (#14).	Teaching & Preaching on giving is important (#17).	The amount I give is the top priority in my budget (#28).
Giving is a burden (#16)	I may chose not to give (#20).	
I enjoy giving (#18).	Giving should not be discussed in church (#22).	
If I do not give, I feel guilty (#19).	Giving is a way to gain respect (#24).	
When I give, I'm giving myself to God (#21).	The primary reason to give is to pay bills (#29).	
My giving pleases God (#25).		
I give willingly (#27).		

²⁴ A different color paper was used for each of the three mailings. The pre-test was photocopied on golden rod colored paper, the mid-test, ivory, and the post-test, yellow. The color difference assisted in easy identification.

²⁵ These statements have been abbreviated for presentation in this table, see instrument in Appendices A, B, & C for complete wording.

The mid- and post-study questionnaires also asked respondents to indicate to what extent, if any, their experience of stewardship was enabled by the design and delivery of the stewardship sermons. The respondent was asked to rate the value of each of the following sermon elements for him or herself: the use of illustrations, the conversational quality of the sermon (including the use of humor), the sermon's application to life situations, and the sermon's positive emotional appeal. Table 3.2 displays the questions for each of these scales (the number following each question is the number on the questionnaire).

Sermon Scales

Table 3.2

Use of Illustrations	Conversational Style
The stories used in the sermon helped me to understand the Bible better (#33).	I felt like the preacher was talking with me (#39).
The stories in the sermon made the sermon more meaningful (#38).	The sermons on giving communicated that the preacher cares about my life (#43).
I would prefer a sermon without stories or illustrations (#41).	The preacher had strong eye contact (#48).
The sermons on financial giving touched my feelings and emotions (#34).	I wish the preacher would stand behind the pulpit to deliver the sermon (#49).
	At points the sermon made me smile, laugh, or chuckle (#42).
	I was able to follow the logic of the sermon (#50).

Life Application	Positive Emotional Appeal
After I heard the sermon, I thought, "I can do that!" (#32).	The sermons in this series on giving were encouraging (#31).
I understood how I could act on the sermon in my personal life (#44).	The preacher seemed hesitant to preach on giving and money (#36).
It is helpful to have sermons on financial giving not directly connected with raising funds for the budget (#46).	I tended to feel discouraged after hearing the sermons on financial giving (#37).
I have gained new insights as a result of hearing the sermons on giving (#51).	The sermons were pleasurable to hear (#35).
At times, I felt the preacher's sermon and her life were not entirely consistent (#40).	The sermons were preached confidently (#45).
	God spoke to me through the sermons on financial giving (#47).
	I am glad that I heard the sermons on financial giving (#52).

Questionnaire Pre-test

On June 19, 1997, I piloted the questionnaire with the Administrative Council of the Byron Center United Methodist Church. Byron Center is twelve miles from the Wayland United Methodist Church. These congregations are demographically and theologically similar. Eight people of varying ages and incomes filled out the questionnaire. The questionnaire was completed by the last person in thirteen minutes. They noted a few typographical errors and offered a helpful layout revision. The revisions were superficial and did not require a second pilot prior to the administration as a part of this project.

Data Collection

While the researcher-designed questionnaire served as the primary source of data collection for the dependent variables of affect and cognition, the Sunday morning worship offerings provided the primary behavioral measure. The financial secretary of the Wayland United Methodist Church provided giving data: the giving amount of each individual or couple for the nine weeks prior to the study and the giving amount for the nine weeks following the study.

Confidentiality and Anonymity

Money is a topic shrouded by a veil of privacy. The church may be one of the most difficult environments in which to have open discussion about finances. Wuthnow reports, of those who attend religious services every week, 82 percent never or hardly ever discussed their personal finances with friends. Eighty-eight percent had not talked with co-workers, 93 percent had not talked with a clergy person, and 95 percent had not talked with other members of the congregation (140). Safeguarding the respondent's

identity and providing confidentiality is an ethical consideration for the researcher administering a questionnaire (Fink and Kosecoff 51). In this study, the need to insure confidentiality extends beyond the ethical consideration to the practical recognition that a high level of confidentiality must not only be provided, but also clearly communicated in a situation where people are predisposed to avoid disclosing their beliefs, practices, and feelings about money.

I assured the respondents of confidentiality and anonymity in the cover letter that accompanied the mailing of the pre-, mid-, and post-study questionnaires. These letters stated that “no attempt will be made to match returned responses to individuals within the congregation.”²⁶ To provide this level of anonymity, each questionnaire instructed the respondent in the creation of a personal code that he or she used when responding to all three questionnaires, as well as the worship attendance card. The respondent’s code started with the first initial of his or her mother’s maiden name followed by the last four digits of the respondent’s social security number. This method of coding allowed me to track changes in the individual respondents over time, as well as, note the composite changes for the entire congregation. The advantage of giving direction for the creation of the personal code (the first initial of the mother’s maiden name and the last four digits of the respondent’s social security number) was consistency in recording the same code each time. Whereas a self-created code may be forgotten by the respondent over a period of six months, this code was easily recalled and duplicated.

The issues of confidentiality and anonymity were the deciding factor in determining that the sample should equal the population. While the responses from a random sample

would present an accurate picture and the confidentiality of the randomly sampled participants could be insured by the method described, a random sample (if not clearly understood by the congregation) could leave some worship participants feeling as if they were singled out or specifically chosen for this study. With a relatively small population, the perception might also have existed that it would be easier to match responses with individuals from a sample. Given the sensitivity of the topic and my desire to identify anything that would create unnecessary anxiety in the congregation or would reduce the response rate, each person who matched the worship attendance criterion was included in the study.

Questionnaire Administration

Two weeks prior to the first stewardship sermon, the pre-test questionnaire was mailed to the home address of all worship participants of the Wayland United Methodist Church who were eighteen years old or older and who attend worship at least once a month. A cover letter explained the project, assured confidentiality, and requested a response. A self-addressed, stamped envelope was included for returning the questionnaires.

The return date for the response was given in the cover letter and again on the questionnaire. The return date given was the Saturday prior to the Sunday when the first stewardship sermon was preached. To encourage a stronger response rate, I placed a reminder note in the announcement section of the weekly bulletin each Sunday after the mailing until the first sermon was preached. The Sunday before the first stewardship sermon, I spoke a public reminder during the announcement section of the worship service, encouraging those who had not yet mailed their responses to do so during the

²⁶ Refer to Appendices A, B, & C to view these letters.

coming week. A thank you and reminder postcard was mailed to all questionnaire recipients one week following the mailing of the pre-study questionnaire.²⁷

At the mid-point in the study following the fourth sermon in the series of eight, the questionnaire was administered a second time. The mid-study questionnaire was mailed using exactly the same mailing list as was used for the pre-study questionnaire. The requested return date was the Saturday before the fifth stewardship sermon. Written and verbal reminders for the worshippers to return their questionnaires were offered in the announcement section of the worship bulletin and during announcements on the Sunday prior to the fifth sermon. Again, a thank-you and reminder postcard was mailed to all subjects.

The post-study questionnaire was mailed during the week following the eighth and final sermon in the stewardship project, using the same mailing list. The same encouragement was offered via the printed and verbal worship announcements. The thank you and reminder postcards was once again employed to encourage an increased response rate.

Worship Attendance Cards

On each of the eight Sundays when the stewardship sermons were preached, a 3"x 5" worship attendance card and a plain white 3 5/8" x 6 1/2" envelope were inserted in the morning worship bulletin. The card was printed with the sermon title centered at the top. The sermon series number and the date were centered beneath the sermon title.²⁸ During the morning announcements prior to the worship service, the worship attendees, eighteen

²⁷ Refer to Appendices A, B, & C to view the postcard sent, one week following the mailing of the pre-, mid-, and post-study questionnaires.

years or older, were asked to fill in their respondent created code in the space provided. The code was used here was identical to the code requested on the pre-, mid-, and post-study questionnaires. The subjects were then asked to place the card in the envelope provided in the bulletin. They were asked to seal the envelope and pass it to the aisle where the ushers collected them. The head usher placed the cards in a large manila envelope, sealed it, and placed in the researcher's office.

The attendance cards were used to control the number of sermons heard by each worship attendee, allowing me to measure whether the number of sermons heard impacted the response level of the worshippers.

Data Analysis

The primary statistical procedures employed in analyzing the data gathered in the pre-, mid-, and post-test questionnaires were t-tests²⁹ and analysis of variance³⁰. The behavioral measure of giving to the Sunday worship offering was analyzed by comparing the pre- and post-study giving levels of the congregation.

²⁸ Refer to Appendix D to view the sermon attendance cards.

²⁹ The *t* test is "used to determine whether two means, proportions, or correlation coefficients differ significantly from each other" (Borg and Gall 428).

³⁰ The analysis of variance is "used to determine whether mean scores on one or more factors differ significantly from each other, and whether the various factors interact significantly with each other" (Borg and Gall 428).

CHAPTER 4

Findings of the Study

The most readily accessible and most tangible measure of financial stewardship is in its outward, behavioral expression. However, a single evaluative focus on behavior produces a fund-raising mentality which elevates the significance of monetary receipts while unintentionally devaluing the giver and the giver's stewardship experience. A whole-person approach to stewardship recognizes that the act of giving is shaped and supported by the giver's thoughts and feelings. The purpose of this research was to evaluate the affective, behavioral, and cognitive changes in the worship participants of the Wayland United Methodist Church as a result of an eight-sermon series on biblical financial stewardship which was presented over a period of six months.

Four research questions have guided this study: What knowledge about financial stewardship, affect, and giving patterns characterize the congregation prior to implementation of the preaching program? What changes occur in the congregation's knowledge, affect, and giving patterns as a result of the preaching program? What elements of the sermon design and delivery assisted the congregation in a more complete experience, understanding, and practice of stewardship? And what other intervening variables might correlate with the observed changes in the congregation's patterned responses to financial stewardship?

Profile of Subjects

The pre- , mid- , and post-sermon series questionnaires were mailed to all adults of the Wayland United Methodist Church who attended worship at least once a month. The total population for this study was 107. Forty-two subjects (39.2%) returned all three

measurements; fifty-three subjects (49.5%) returned the pre- and post-questionnaires, but not the mid-point questionnaire. Of these fifty-three subjects, twenty-four were male and twenty-nine were female. The ages of the respondents ranged from twenty-seven to ninety-two years; the average age was fifty-one. The respondent's average household income was approximately \$35,000. The years of worship attendance ranged from under one year to seventy years; seventeen years in attendance was the mean.

Reliability¹

The questionnaire (see Appendix A, B, and C) used for this study was a researcher-designed instrument made up of seven scales. These scales were developed based on the research reported in Chapter 2: Precedents in Literature. The stewardship questions (#5 - #29) form the Stewardship scale. The Stewardship scale is the composite of three sub-scales: Affect, Behavior, and Cognition. The four sermon scales presented in the mid- and post-study questionnaire (#31 - #52) are Use of Illustration, Conversational Style, Life Application, and Positive Emotional Appeal.

Respondents rated each questionnaire item on a five-point Likert scale. Negatively worded items were reverse scored to correspond with the positively worded items in the appropriate scale. Each scale item was tested for reliability. The stability of each item remained constant over the three measures at the .7 level or higher. Kuder-Richardson² internal consistency reliability (α)³ for the composite stewardship scale as a whole ranges

¹ See Appendix G for a glossary of statistical terminology.

² "The method of rational equivalence, which also provides an estimate of internal consistency; is the only widely used technique for calculating reliability that does not require the calculation of a correlation coefficient. This method gets at the internal consistency of the test through an analysis of the individual test items. It requires only a single administration of the test" (Borg & Gall 219-220).

³ "Reliability coefficients vary between values of .00 and 1.00, with 1.00 indicating perfect reliability (which is never attained in practice) and .00 indicating no reliability" (Borg & Gall 219).

from .72 on the pre-test, to .73 for the mid-test, and .80 for the post-test. Table 4.1 presents the internal consistency reliability for each of the individual scales used in the instrument.

The internal consistency reliability is acceptable at $\alpha \leq .7$ for all the scales and sub-scales except Behavior, $\alpha \leq .34$.⁴ The low score reports that the five behavior scale items do not measure the same construct, thus weakening the reliability of the scale.

Internal Consistency Reliability of Scales

Table 4.1

Scales	α
Stewardship	.80
Composite	
Affect	.67
Behavior	.34
Cognition	.75
Sermon Scales	
Use of Illustration	.65
Conversational Style	.76
Life Application	.77
Positive Emotional Appeal	.82

Descriptive Data

The descriptive data or summary statistics provide a baseline reading of the subject's knowledge, feelings, and behavior with regard to stewardship prior to the sermon series. These statistics answer research question one: what knowledge about financial stewardship, affect, and giving patterns characterized the congregation prior to implementation of the preaching program?

Prior to the preaching program, the subjects scored 3.92 (on a Likert scale ranging from 1.0 to 5.0) on the composite Stewardship scale. The pre-sermon series affective sub-scale score was 3.79, the behavior sub-scale score was 3.56, and cognition sub-scale score was 4.06. This data indicates that the subjects participating in this study generally approach the topic of stewardship positively.

The sermon design elements were measured by the mid- and post-tests. The mid-test questionnaire scored the baseline reading for the Use of Illustration scale at 4.20, the Conversational Style scale at 4.14, the Life Application scale at 4.06, and the Positive Emotional Appeal scale at 4.01. These scores are registered on a scale of possible scores ranging from five (strongly agree) to one (strongly disagree). The mean response for each of the sermon scales falls between five (strongly agree) and four (agree). At the outset, a generally positive response was made in relation to the preacher's use of these sermon elements.

Changes in Stewardship Experience

Besides the formal questionnaire responses, I also received informal feedback through comments, letters, and notes written on the returned questionnaires. At a party in a parishioner's home, I was introduced to a new person in the community as "the pastor who can preach about stewardship and make it fun." On the post-test questionnaire the following responses were received: "I feel better about giving and I'm more inclined to do so." "I'm now giving based on how the Lord has blessed my life and family." "It took eight sermons and I'm finally giving with joy and not trepidation."

⁴ The Affect and Use of Illustration sub-scales ($\alpha \leq .67$ and $.65$ respectively) are rounded up to $\alpha \leq .7$.

While the predominate mood of the congregation toward the sermons was one of receptivity and openness, two individuals chose to record their objection. One mid-test questionnaire was received back with the comment, "I've heard enough!" The subject had heard two of the four sermons to that point. Another commented, "The Church is too caught up with money, finances, and financial stewardship." This subject had returned none of the sermon attendance cards, indicating either that no sermons were heard or the choice was made not to complete the card.

A lengthy letter was received at the mid-point in this study from an individual who wrote while driving down the highway. This subject writes, "You have stated the case for tithing very well, and I must say you have raised my own level of internal conflict on this issue greatly." The individual names two reasons for the personal choice not to tithe: the tithe originated when "the Temple served both a religious and state function," (which is a function the church has "handed over" to social programs paid for by taxes which in comparison "dwarf the tithe") and the stand of the United Methodist Church on social and political issues. The second reason is stated as the most pressing. The postscript reads, "I re-read this with no joy at all."

These anecdotal comments serve as a reminder that standing behind the statistics presented in this chapter are a wide variety of responses to the stewardship sermons presented in conjunction with this project. This range of comments paints the landscape against which the statistical analysis is presented.

Subject scores on the Stewardship scale (Table 4.2) changed significantly between the pre-test and the post-test measures ($p \leq .004$). The mean score changed from 3.92 to 4.04. In order to better understand this change in scores on the Stewardship scale, analysis of

variance tests were used to determine changes across all three measures (see Appendix F), including the mid-test. While the change for all subjects ($n=49$) was .12 ($p \leq .004$), when only subjects who had completed all three measures ($n=36$) were examined, the pre-/mid-/post-test change was .14 ($p \leq .006$). The observed changes were cumulative, that is, a linear increase across the three measures.

Stewardship Scales
Table 4.2

Stewardship Scales	n	Measurements				t	p≤ .05*
		Pre-test		Post-test			
		Mean	SD	Mean	SD		
Affect	50	3.79	.44	3.90	.41	4.80	.033*
Behavior	51	3.56	.66	3.60	.57	2.29	.137
Cognition	51	4.06	.51	4.16	.51	3.45	.069
Composite	49	3.92	.37	4.04	.39	9.02	.004*

*indicates statistical significance

Affect

The change score between the pre-test and post-test measures on the Affect sub-scale was .11 ($p \leq .033$). The standard deviation decrease by .03.

Behavior

The change score on the Behavior sub-scale was .04, although not significant at $p \leq .137$. The standard deviation decreased by .09.

The Sunday morning worship offering provided another measure of behavioral response for this study. The total number of subjects in this study was 107. Accounting for subjects who were married to each other, there were seventy-one giving units. A comparison of the pre-study giving levels to the post-study levels shows that forty units

increased their giving, fourteen decreased their giving, and seventeen units remained the same (Table 4.3). The post-study giving level for the 107 subjects increased 24 percent over the pre-study giving level. This 24 percent increase compares with a 19 percent increase for the congregation as a whole (Table 4.4).

Subject Giving Patterns

Table 4.3

	Giving Units	Pre-Study Giving Aug. & Sept. 1997	Post-Study Giving Feb. & March 1998	Change
Increase	40	\$ 4,156	\$ 8,102	49% (+)
Decrease	14	\$ 2,795	\$ 1,817	35% (-)
No Change	17	\$ 2,347	\$ 2,347	-----
Total	71	\$ 9,298	\$ 12,266	24% (+)

Five Year Monthly Giving History Wayland United Methodist Church

Table 4.4

	1993	1994	1995	1996	1997	1998
January	5,657	7,032	6,268	5,494	5,682	6,095
February	4,956	5,255	5,495	6,403	6,272	9,323
March	6,688	5,778	6,087	7,737	8,039	9,696
April	5,239	5,497	6,440	5,319	6,411	
May	6,121	7,101	5,919	7,057	6,259	
June	5,425	5,481	5,664	6,453	7,207	
July	4,378	6,341	6,785	4,751	5,847	
August	5,986	5,011	4,940	5,393	6,940	
September	4,893	5,116	5,646	7,991	6,048	
October	6,682	7,732	6,835	8,950	7,562	
November	4,903	7,153	6,776	6,213	8,029	
December	6,317	3,871	6,991	5,832	8,327	
TOTAL	67,245	71,368	73,846	77,593	82,623	

Cognition

While the change between the pre- and post-test readings of the Cognition sub-scale merely approached significance ($p \leq .069$), the change between the pre- and mid-test ($n=40$) was .15 ($p \leq .022$). The standard deviation remained at .51.

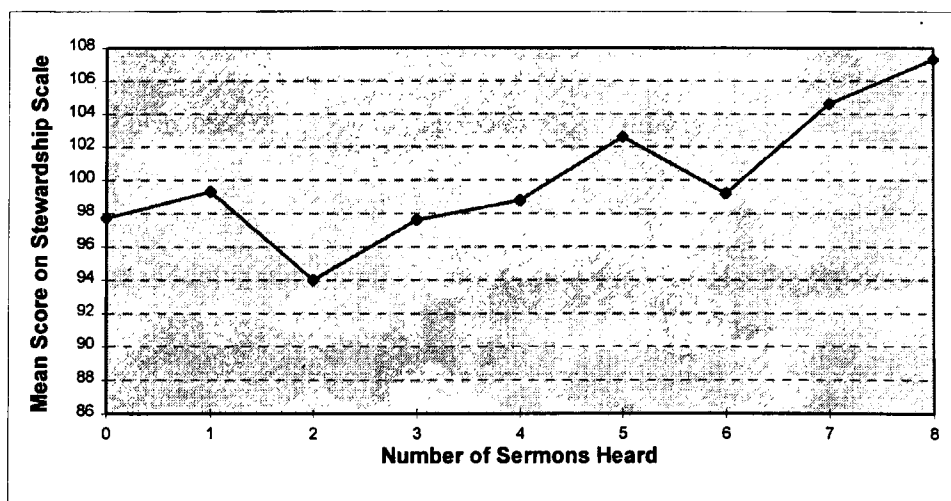
Sermon Attendance

Analysis of variance tests was used to determine if some sermons impacted subject response more than other sermons. No difference was observed. The number of sermons heard was the important factor, rather than which particular sermons were heard (Figure 4.1).

Sermon Attendance and Stewardship Scale

Figure 4.1

Number of Sermons Heard	Mean Score
0	97.7
1	99.3
2	94
3	97.6
4	98.8
5	102.6
6	99.2
7	104.6
8	107.3



In general, a positive relationship exists between the number of sermons heard and an increase of the mean stewardship scale score. The mean score for the subjects who heard zero to four sermons is 97.47. The mean score increases by 5.95 to 103.42 for those who heard five to eight sermons. Of the fifty-three subjects, 62 percent heard five or more sermons (Table 4.5).

Number of Sermons Attended
Table 4.5

Sermons Attended	Frequency	Percent	Cumulative Percent
0	3	5.7	5.7
1	3	5.7	11.3
2	2	3.8	15.1
3	7	13.2	28.3
4	5	9.4	37.7
5	15	28.3	66.0
6	5	9.4	75.5
7	7	13.2	88.7
8	6	11.3	100.0

A positive correlation exists between sermon attendance and the mean score on the stewardship scale. The pre-test, shows zero correlation. The post-test correlation, $r=.291$, is significant at the .05 level. This correlation supports the hypothesis that the sermon series positively impacted the stewardship experience of the subjects.

Changes in Sermon Elements

The four sermon scales stand on their own (Table 4.6). Unlike the stewardship scales, they are not measured in a composite form. The first measurement for the sermon scales was taken at the mid-point in the sermon series. The final measure was a post-test, taken at the completion of the entire sermon series.

Sermon Scales
Table 4.6

Sermon Scales	Measurements						p≤ .05*
	n	Pre-test		Post-test		t	
		Mean	SD	Mean	SD		
Use of Illustration	41	4.20	.50	4.25	.50	.34	.56
Conversational Style	39	4.14	.59	4.28	.52	4.30	.045*
Life Application	39	4.06	.53	4.13	.57	1.01	.32
Positive Emotional Appeal	41	4.01	.52	4.12	.55	4.08	.05*

**indicates statistical significance*

Use of Illustration

The change score for the Use of Illustration scale was .05 ($p \leq .56$). The standard deviation remained constant at .50

Conversational Style

The change score for the Conversational Style scale was .14 ($p \leq .045$). The standard deviation decreased by .07.

Life Application

The change score for the Life Application scale was .07 ($p \leq .32$). The standard deviation increased by .04.

Positive Emotional Appeal

The change score for the Positive Emotional Appeal scale was .11 ($p \leq .05$). The standard deviation increased by .03

Stewardship Scale and Sermon Elements

A stepwise regression was performed using the Stewardship scale as the dependent or criterion variable. The four sermon scales (Use of Illustration, Conversational Style, Life Application, and Positive Emotional Appeal) were used as the predictor variables. Of the four sermon scales, Positive Emotional Appeal was the first scale used in the regression ($R=.62$, $R^2=.39$, $f=.3106$, $p=.0000$) showing 40 percent variance in relation to the stewardship scale. The remaining three scales entering the equation explained no additional portion of the relationship.

The four sermon scales stand as independent scales for the purpose of this study, however, when looked at as a composite the internal consistency reliability was $\alpha .91$. The high α score suggests that results of the stepwise regression not only pertain to Positive Emotional appeal, but to the other three scales as well.

Intervening Variables

Findings were examined to determine if the intervening variables of gender, age, gross household income, number of years attending the Wayland United Methodist Church, and change in income impacted the outcomes. No significant differences were observed based upon these intervening variables.

Summary of Significant Findings

1. Significant, positive change was observed on the Stewardship scale. This change was cumulative over all three measures rather than between measures.
2. Which sermons subjects heard was not as important as how many sermons were heard. Those who heard more sermons scored higher on the stewardship scale.

3. Of the three stewardship sub-scales, Affect was the only one to show a statistically significant difference between the pre- and post-test.

4. The use of illustrations, conversational style, life application, and positive emotional appeal were each received as valuable elements of the stewardship sermons.

5. Subjects registered more positive change on the Conversational Style and Positive Emotional Appeal scales than on the Use of Illustrations and Life Application scales.

6. The intervening variables of gender, age, gross household income, number of years attending the church, or recent changes in income do not account for or help explain the observed changes.

7. A positive relationship exists between the response on the stewardship scale and the sermon scales: Use of Illustration, Positive Emotional Appeal, Conversational Style, and Life Application.

CHAPTER 5

Summary and Conclusions

The origin of this research project can be traced directly to the concerns of a local congregation over finances, or more specifically, the lack of money. Rather than being a recently acquired concern for the congregation of the Wayland United Methodist Church, financial shortfall had become a way of life. The activities of the church continued, but threatening, fiscal storm clouds dampened the congregation's worship, fellowship, mission, and hopes for the future. The downcast mood of the congregation deepened with repeated calls for increased levels of giving.

This project does not merely respond to the shortage of money in the congregation; rather it insists that the deficit in giving is not the fundamental issue. Increased giving does not guarantee that the giver embraces a life of stewardship as a response to God's grace. The goal of the church is not merely to raise money in support of an operating budget, but to assist the Christian disciple in a whole-person response in stewardship. Joseph Stowell comments, "The biblical management of our money and possessions is actually a reflection of our love for God, His cause, the gospel, and each other. Once our hearts are right, the management of our treasures will reflect our love for God and others" (Getz 12). This assertion formed the core of this research project.

Major Findings

The results of this study demonstrate that significant, positive change was observed on the Stewardship scale. This change was cumulative over all three measures rather than between measures. Which sermons subjects heard was not as important as how many sermons were heard. Those who heard more sermons scored higher on the Stewardship

scale. Of the three stewardship sub-scales (Affect, Cognition, and Behavior), Affect was the only one to show a statistically significant difference between the pre- and post-test.

The use of illustration, conversational style, life application, and positive emotional appeal were each received as valuable elements of the stewardship sermons. Subjects registered greater positive change on the Conversational Style and Positive Emotional Appeal scales than on the Use of Illustrations and Life Application scales.

The intervening variables of gender, age, gross household income, number of years attending the church, or recent changes in income do not account for or help explain the observed changes. A positive relationship exists between the response on the stewardship scale and the sermon elements: use of illustration, positive emotional appeal, conversational style, and life application.

Sermon Scale

The statistically significant positive change observed in the Stewardship scale over the three measures supports my premise that a sermon series on stewardship can enhance the whole-person experience of stewardship. A whole-person response of stewardship includes the affective, behavioral, and cognitive domains. The Stewardship scale was significant at $p \leq .004$. This level of significance for the entire scale was not approached by any of three sub-scale scores. Neither the Behavior or Cognition scales registered significance over all three measures. Affect was significant at $p \leq .033$, yet this score was not as strong as that of the composite of the entire scale.

These findings support and even heighten the importance of a whole-person approach to stewardship. The individual components of affect, behavior, and cognition must each

be addressed as essential to a complete experience of stewardship; however, only as the constituent parts are observed as a whole is the strength of the response identified.

For the Christian, stewardship is approached as a whole-life response of love to God. The giver's feelings and attitudes, knowledge and behavior are inseparably woven together as an authentic expression of loving God with heart, mind, soul, and strength (Mark 12.30). It is possible and even helpful to consider how love for God is manifest for the individual in terms of heart, mind, soul, and strength. However, one component is not a sufficient response of love on its own and is validated only as the other components share an affinity with it.

Just as love for God would be incomplete if understanding, feeling, or volition were factored out of the response, so a whole-person expression of stewardship is incomplete if all three components of affect, behavior, and cognition are not present. Dropping one component distorts the stewardship response to the extent that what remains cannot properly be identified as Christian stewardship. This same assertion with regard to faith is found in Scripture in the book of James. The individual who appeals to an affective and a cognitive experience of faith, but does not evidence faith's practical outworking in his or her life knows only a damaged or incomplete expression of faith (James 2.14-17).

When it comes to love, faith, stewardship, and other expressions of the spiritual life, anything less than a response that encompasses the whole person is a distortion of the ideal. Maturity in spiritual life in general and in stewardship, means that balance is sought among the component parts. The results of this study allow for consideration of each component of a whole-person stewardship response, but the findings suggest that it is only as all three components converge that stewardship comes to its fullest expression.

Affect Sub-scale

Of the three stewardship sub-scales, Affect was the only one to register a statistically significant difference between the pre- and post-test. This positive change was cumulative over all three measures rather than between measures.

I entered this project with the awareness that congregations are not generally enthusiastic about the stewardship sermon. Changing the prevalent negative perception of the stewardship sermon was of paramount concern to me. My goal was to present the biblical message in a thorough, engaging, and affirmative manner.

The literature review yielded solid advice toward this end. The appeal of illustrations is their ability to invite an affective response. Conversational style with its honesty, vulnerability, and humor invites the listener to lower her or his defenses. Choosing to frame the sermon positively communicates the overall attitude that the message of stewardship is good and can be welcomed. The significant response on the Affect sub-scale points to the effectiveness of incorporating these elements in the sermon.

The linear increase of the Affect sub-scale over all three measures demonstrates that a positive affective response is cumulative. The cumulative dynamic means that the affective response grows and is strengthened over an extended period of time. In this case the length of time to register significant change was past the mid-point in the study. This longitudinal change in affect contrasts with the immediate change in cognition. A significant change in the Cognitive sub-scale occurred between the pre- and mid-test readings. These findings suggest that new information is quickly learned, but the affective change transpires incrementally over a longer period of time and depend upon the newly acquired knowledge.

In Romans 8.1-16, Paul presents a portrait of life in the Spirit. Those who enjoy life in the Spirit are those who “walk not according to the flesh but according to the Spirit” (8.4), they “set their minds on the things of the Spirit” (8.5), and receive life through the indwelling presence of the Spirit (8.11). Paul addresses his brothers and sisters as those who now experience life in the Spirit (8.12), but he warns them against falling “back into fear” (8.15). In this case there is cognitive assent to and affirmation of the Spirit’s presence bringing new life; however, this new experience and understanding do not preclude an affective response of fear. With the positive affective response lagging behind what is known to be true, Paul reminds his readers of their relationship with God and points out that this new relationship leaves no room for fear. He presents information that registers cognitively in order to prepare the way for an affirmative affective response. In the case of this study, teaching stewardship principles lays the foundation for an affective change.

Cognition Sub-scale

The change between the pre- and post-test readings of the Cognition sub-scale merely approached significance ($p \leq .069$). However, the change between the pre- and mid-test was significant at $p \leq .022$.

As noted by Barna (91), Callahan (49), and Hess (37), teaching biblical principles of stewardship is the first step in assisting individuals in a life of stewardship. The Apostle Paul offered detailed instruction to the Corinthian Christians with regard to their attitude and motivation for giving. This instruction was accompanied by practical steps for living out their commitment to receive a collection for the saints in Jerusalem (1 Corinthians 16.1-4, 2 Corinthians 8 & 9). Stewardship principles are not empirically evident, they

must be taught. The sermons in this series were designed to teach stewardship in a manner that facilitated an increase in the congregation's knowledge and understanding.

The significant change in the Cognition sub-scale score between the pre- and mid-test indicates that the subjects' understanding of stewardship increased during the period covering the first four sermons in this series. Those who heard the sermons reported an increase in their understanding of stewardship. During the period between the mid- and post-test, the subjects' scores on the Cognition sub-scale remained stable. This stability indicates that the knowledge gained was retained but not enlarged upon.

The initial increase in the knowledge of stewardship suggests that of affect, behavior, and cognition, cognition is first to be impacted as a result of the sermon series. The Affect sub-scale showed significant change over all three readings but not between the pre- and mid-test, as does cognition. Changes in the Behavior sub-scale fail to reach significance at any point. This finding indicates that when addressing the whole-person, an increase in understanding or knowledge is the most immediate measure of change. In a whole person context, the ability to receive and learn new material precedes a change in one's affect and behavior. This finding contrasts with a fund-raising emphasis that seeks immediate behavioral change. The behavioral change is often encouraged apart from the feelings and knowledge of stewardship presented in Scripture.

Scripture draws attention to the invaluable role of the mind for the life of discipleship. According to Paul, the renewing of the mind allows the Christian to discern the will of God. Knowing God's good, acceptable, and perfect will is imperative to rejecting the world's mold and living lives that are pleasing to God (Romans 12.1&2). In his letter to the Ephesians, Paul reminds the church of what they have already learned and been taught

about Christ. He contrasts what they have learned of Christ with their former way of life. The change Paul calls for is not merely in terms of an outward change of behavior. He is interested in the renewal of the spirit of their minds. If the very core of their character is made new in the likeness of God, then an inner righteousness and holiness will shape the pattern of their living (Ephesians 4:17-24).

The subject's early increase in understanding provided a good foundation for lasting and meaningful change. An immediate increase in affect, apart from cognition or behavior, could not sustain itself. Feeling in itself, without a meaningful anchor in thought and action is of little value. An initial peak in behavior produces immediate results, in the case of stewardship that translates to higher levels of giving. There is no guarantee, however, that more money is evidence of greater maturity in matters of stewardship or one's relationship with God.

As noted in Chapter 1, the urgency of financial success often causes the church to forfeit discipleship for the immediate monetary response. Laying the foundation of stewardship knowledge is an investment of time. The results, in terms of an immediate increase in giving, may not reach the desired level, but the enduring value of lasting change of heart, mind, and will is more profitable in the long run.

The initial increase in the Cognition sub-scale score and the subsequent plateau between the mid- and post-test may be explained by examining the content of the sermons. With the exception of discussing the practical issues of when to give and how to plan for giving, the stewardship concepts addressed in the entire series were all presented, at least in seminal form, in the first four sermons. These central themes include giving from a willing heart, giving to assist others, giving as a witness to one's

faith, giving with an attitude of cheerfulness, giving in response to God, and giving as stewardship of a trust. The initial increase of the Cognition mean score reflects the reception of new information by the subjects, however, with no entirely new concepts introduced in the final four sermons the initial learning is reinforced but not added to.

Behavior Sub-scale and Giving Patterns

While the change score on the Behavior sub-scale increased .04 from the pre- to the post-test (3.56 to 3.60), this change is not statistically significant. Given the low score of the internal consistency reliability of this scale (α .34), the results of the scale cannot be allowed to hold much weight when considering possible implications.

The subjects' self-report of behavior on the mid- and post-test is not the only behavioral reading taken for this study. The pre- and post-study giving levels of the 107 subjects were also recorded as a concrete measure of behavior. These 107 individuals, representing seventy-one giving units, increased their post-study giving 24 percent over their pre-study giving level. This 24 percent increase indicates a very favorable behavioral response on the part of the subjects in this study.

The subject's 24 percent increase compares with a 19 percent increase for the congregation as a whole from August and September, 1997, to February and March, 1998 (Table 4.4). If the subjects' giving was factored out of the congregation's composite giving for this same time period, I expect that the increase would not approach the 19 percent increase of the composite. It may be that nearly the entire increase of the congregational composite is due to the substantial increase in giving by the subjects in this study.

This giving increase by the subjects must be viewed alongside the congregation's giving patterns in recent years (Table 4.4). Each of the last five years saw an increase in the offerings from August/September to February/March of the following year. This increase is most easily explained in relation to a Fall stewardship emphasis. Sometime after September, the church leadership encouraged and received pledges for the upcoming year. At the New Year, people would begin giving in accordance with their new pledge. The 1998 increase of 19 percent for the entire congregation compares with increases of 6.5 percent in 1997, 25 percent in 1996, 12.5 percent in 1995, and 1.5 percent in 1994.

The strongest two quarters of the calendar year for giving in this congregation have been the first quarter and the fourth quarter. Rather than compare August and September, two relatively low months for giving, to February and March which are traditionally strong months for giving, a more accurate picture emerges by comparing the increase in the fourth quarter and following first quarter to the same quarters of the previous year. When those calculations are made, the 1997/8 increase for the entire congregation totaled 29 percent. The 29 percent increase compares with the 1996/97 figure of 15 percent, 11 percent for 1995/96, 7 percent for 1994/95, and 9 percent for 1993/94.

The time-frame of these two quarters corresponds with the six months of this study and the two months immediately following the study. The 29 percent increase is unparalleled in the recent giving patterns of the congregation. The reporting of this significant increase is tempered by an corresponding 25 percent increase in attendance during the same time frame. The actual giving increase of the subjects in this study, along with the record of giving on the part of the congregation, demonstrates evidence of

observable, significant behavioral change from the beginning of the study to nine weeks after its conclusion.

Noting that actual giving provides the strong, positive behavioral measure in this study and at the same time recognizing the low internal consistency reliability of the Behavior scale, some modest observations are in order. One reason for only a slight change in the Behavior scale may be the subject's awareness that while they have increased their giving, they have yet to rise to a place in their stewardship where they feel they live out the biblical principles presented in the sermons. The discrepancy between knowledge about stewardship and their behavior with regard to stewardship weighs against reporting substantial change in practice. The key question of the Behavior scale, "The amount I give is the top priority in my budget," is stated in absolute terms that does give allow room to report incremental change. A helpful re-wording of the question would be, "The amount I give is becoming a greater priority in my budget."

My approach to this project may also be a contributing factor in relation to the behavioral component. Wanting to close the door on any possibility that these sermons would be perceived in terms of mere fundraising, I was cautious about moving too quickly to inviting a behavioral response. The concern existed that an early focus on behavior would increase the congregation's apprehension and reinforce the perception that stewardship was primarily about how much one gave.

The first five sermons, while not ignoring a behavioral response, focused most heavily on the cognitive and attitudinal dimensions of giving as presented in Scripture. The sixth and seventh sermons in the series were the practical "nuts and bolts" sermons that addressed putting stewardship into practice. It was not until near the end of the series that

the behavioral component was most concretely dealt with. This late placement may also account for the reason that behavioral change was not strongly reported.

Central to the biblical understanding of stewardship is the giver's relationship with God. I approached the sermons with the conviction that teaching stewardship in a relational context would assist people to view giving as integral to their relationship with God. A premature emphasis on behavior may well eclipse the heart of giving: knowing and responding to the Giver. When relationship with God is removed from the act of giving, behavior becomes an end in itself. The giver's reward is the mere applause of others. Whole-person giving receives its satisfaction and reward from God (Matthew 6.1-4).

The results of this research point to a progression of change that begins with cognition, moves to include affect, and finally engages behavior. In writing to the Corinthians, Paul comments, "Now it is not necessary for me to write you about the ministry to the saints" (2 Corinthians 9:1). The Corinthian Christians understand the reason for and the importance of giving to their brothers and sisters in Christ in Jerusalem. Not only do they understand this ministry, but they are inclined toward it. Paul acknowledges their eagerness and zeal (9.2). Building upon their knowledge and affect, Paul gives direction and encouragement for their behavioral response (9.3-5).

Earlier in this same letter to the Corinthians, Paul makes it clear that the actual collection of the offering validates the genuineness of their love (8.8). The behavior of giving that is disconnected from relationship with God is empty conduct. By the same token, knowledge and affect apart from genuine expression is insufficient. Paul instructs that the desire to respond to the need is not enough, "now finish doing it, so that your

eagerness may be matched by completing it according to your means” (8.11). The behavioral component of stewardship needs to be encouraged even when affect and cognition are in place.

Sermon Attendance

At the outset of this study, I believed that the sermon could positively effect a whole-person response of stewardship. Barna has demonstrated that the sermon, especially preaching stewardship in concentrated doses, produced increased levels of giving (93). Because the behavioral response was not the only measure sought in this study, I also looked for a correlation between sermon attendance and the measures of affect and cognition. The positive correlation between the number of sermons heard and the mean score on the stewardship scale supports the premise of this study. The mean score on the stewardship scale increased with the number of sermons the subjects heard.

The expectation that a sermon series on stewardship would facilitate change in the subjects’ thinking, feeling, and behavior was based above all else, on my understanding of Scripture as the living Word of God. This affirmation means that not only is the content of Scripture given and inspired by God through his Holy Spirit, but the same Spirit who inspired the Word to be recorded in written form continues to make the message alive for those who hear it proclaimed. The Church has lived by the conviction that proclamation of the Word of God yields results in the lives of those who hear. These results more than exceed the human ability to orchestrate or explain. Therefore, an increased exposure to the stewardship sermon translates into increased opportunity for the Spirit of God to work within the heart, mind, and will of the worshippers.

A growing response in stewardship with the more sermons heard demonstrates that individuals mature in faith over a period of time. Paul laments that the Corinthian Christians are “infants in Christ” as they are still “of the flesh” (1 Corinthians 3.1-3). He cites their behavior toward one another as proof that they have not arrived at a point of maturity in their faith. Paul encourages the Ephesians to mature in their faith “to the measure of the full stature of Christ,” no longer being children in their understanding, but to “grow up in every way into him who is the head, into Christ” (Ephesians 4.13-15). Growth in the spiritual life is a process of recognizing that growth is needed; that recognition, when combined with a willingness to move forward leads to greater levels of maturity.

As stewardship is integral to one’s spiritual life, it too is strengthened to maturity over time. In this study, the preached Word invites the listener to a more mature life of stewardship within the context of his or her relationship with God.

Sermon Elements

The sermon elements: use of illustrations, positive emotional appeal, conversational style, and life application were chosen for their value to the stewardship sermon based on their presence in the review of literature. These elements were not identified because they pertain exclusively to the stewardship sermon. They were chosen for this study as aids to communication that would be particularly helpful in addressing the sensitive topic of finances in a manner that lowered the listener’s defenses.

The step-wise regression statistical test demonstrated a positive relationship between responses to the Stewardship scale and the element of positive emotional appeal. By inference, based on the high internal reliability of all four sermon scales taken as a

composite ($\alpha .91$), positive relationship also includes the elements of conversational style, use of illustration, and life application. This relationship provides evidence that the four- sermon elements positively impacted the subjects' response to the stewardship sermons.

This observation does not diminish for me the earlier discussion about the Holy Spirit's role in applying the preached word to the hearts and lives of the listeners and facilitating their response. Because the Holy Spirit works through human vessels to accomplish God's purposes, aids to communication such as those used in these sermons become channels of the Spirit's working. Another way to think about the use of communication aids in preaching is to consider that they help remove unnecessary roadblocks that would hinder the listener's responsiveness to the Spirit's prompting.

Conversational Style

It is not surprising that the Conversational Style scale registered the most significant change of the four sermon elements. The practical outworking of this element led me to stop using notes and step out from behind the pulpit to deliver the sermon. Of the four elements in this research project, this one initiated the most dramatic change in the my style over the previous two years as pastor of this congregation.

Conversational Style includes a natural or transparent delivery that communicates genuineness and approachability (Larsen 178-179). The appropriate use of humor heightens the conversational quality of the sermon (Larson 91-92). Especially in relation to finances, conversational style means a thoughtfulness that avoids at all costs lecturing, placing guilt, or assuming an attitude of superiority.

As a result of preparing to preach these sermons, I made the new commitment to begin preaching without the use of notes or the pulpit as a regular practice for all sermons. This dramatic change in delivery brought immediate and positive affirmation from the congregation. Leaving notes and pulpit not only removed a physical barrier between the preacher and congregation (Bailey 357, Bonhoeffer 121, Callender 32-37, Christ Centered Preaching 319, Market Place Preaching 58), but it increased my ability to connect with the congregation on an interpersonal and affective level. On one particular Sunday when I chose to return to the pulpit and the use of notes, a young boy commented, “I like it better when you are out of the cage.”

Positive Emotional Appeal

The traditional portrait of a stewardship sermon is not generally favorable, much less one that presents an image of positive emotional appeal. My commitment to present stewardship and giving in a positive light grew out of the recognition that Scripture presents giving as a joyful act of worship. This choice also reflects the commitment to a whole-person approach. A negative approach is proven to produce an immediate behavioral response, that increases giving for the moment (Callahan 82). However, a sustained improvement in a biblical experience of stewardship will not be achieved with a negative approach. The negative approach can never elicit a joyful response and any behavioral response falls off in the longterm.

At the beginning of this study, of the four sermon scales, Positive Emotional Appeal was rated the lowest by the congregation at 4.01 out of 5.0. At the post-test, this scale still received the lowest rating, but it increased significantly to 4.12. The low rating of this scale compared to the other three may reflect the cultural dynamic that wants to keep

the topic of finances out of the public domain, including the church (Ronsvalle 127-143).

People wrap finances in privacy and prefer to leave them there. Bringing the topic into the open and analyzing it in the light of Scripture would in itself create a dynamic of internal tension for many, if not the majority, of the congregation.

Given this dynamic, the importance of a sermon shaped by positive emotional appeal is highlighted. But feelings of discomfort might initially weigh against fully embracing the topic of finances, even if it is presented in a positive light. The significant increase in the scale at the post-test shows that the subjects remained open to the messages and the positive approach had enabled an increasingly positive response to the sermon series.

I surmise that the intersection of the Positive Emotional Appeal scale and the Stewardship scale had its greatest impact at the point of affect (refer to the step-wise regression). Earlier it was reported that the Affect sub-scale was the only stewardship scale to improve over all three measures, yet it did not register significance until the post-test reading was taken. On the Affect sub-scale, the improvement from the pre- to the mid-test was .05, this compares with the improvement of 1.35 from the mid- to the post-test. This much improvement parallels the measures of significant change for the Positive Emotional Appeal scale. The overlap of these two measures points to a correlation between framing the stewardship sermons positively and seeing an increase in the subjects' affective response to stewardship.

Use of Illustration

The Use of Illustration scale registered no significant change from the pre- to the post-test. Of the four sermon scales, the Use of Illustration was the highest rated on the first

observation at 4.2 of a possible 5.0. The strong initial rating indicated the congregation's positive predisposition to the use of illustrations.

When I began my ministry in this appointment two and a half years ago, a regular comment of surprise and appreciation from the congregation was how the "stories used in the sermon helped to explain the Scripture." Since those early months of preaching, the congregation has grown to expect and anticipate the use of illustrations in the sermon. My regular employment of the use of illustrations in her preaching set the stage for an initial high rating. As a result, the familiarity of this element did allow for a significant increase.

When it comes to the use of illustration, the element is often taken for granted so that its value is seen most clearly in its absence. With illustrations built into both the presentation of each stewardship sermon and my weekly preaching, the congregation did not receive those of the stewardship sermon as varying significantly from the pattern they have grown accustomed to. Given this context, the lack of significant change on this scale does not challenge the importance of this element. If anything, it affirms the use of illustrations.

Life Application

Much like the use of illustration, life application is standard fare in my preaching. The congregation is challenged weekly to apply the message to their lives in practical ways. The initial score for this scale registered favorably at 4.06 out of a possible 5.0; it increased, but not significantly, to 4.13 on the post-test. Unlike the dramatic impact of my movement into a conversational style and the unexpected positive emotional appeal, life application did not stand out for the congregation as a distinct part of the stewardship

series. I believe that the commonplace experience of a life application challenge in most of my sermons meant that there was no perceived change at this point.

Life application is of central importance to the stewardship sermon. This element calls most directly for a behavioral response. At the point of life application stewardship sermons are most intimidating to the preacher. Here the preacher is afraid of living into the negative stereotypes of appearing greedy or self-serving (Stowell 23). Also at the point of application lies the strongest possibility of a negative response. A thoughtful presentation of stewardship takes a definite turn when a response is called for. This congregation was invited to make an application of the biblical text to their lives and, although there was not a significant increase on the Behavior sub-scale, the increase in giving gives evidences a positive application of the message to their lives.

Implications of Findings and Practical Application

The positive results of this research helps to lift the dark mood so often associated with the topic of financial stewardship. This study demonstrates that pastors need not shy away from or dread the stewardship sermon as is so often the case. Preaching on finances and giving is a central aspect of a life of discipleship. Preaching stewardship can be accomplished in a positive manner that helps the congregation mature in a life of faith.

The stewardship sermon is enhanced by the use of illustration, conversational style, positive emotional appeal, and application to life. In my experience, the movement away from using notes and pulpit dramatically increased the rapport between preacher and congregation during the delivery of the sermon. The positive reception of these aids to communication serves as a reminder that not only does the sermon content need to be presented in an engaging manner, but it must be supported by a helpful style of delivery.

A biblical message that fails to engage the congregation will fall short of its full impact. At this point, the stewardship sermon is no different than any other sermon. These same sermon aids that strengthen the stewardship sermon can be employed for preaching in general.

The whole-person focus of this project reminds the church that stewardship is more than behavior. While that truth is rarely disputed, practically, stewardship has very often been reduced to the behavioral domain. The result of that reduction has meant a movement toward a fund-raising mentality rather than a biblical focus. If helping Christians mature in a life of faith is the goal of pastors and leaders, this study is an encouragement to present finances and stewardship as central to the spiritual life rather than an addendum to it.

The fund-raising mentality and behavioral focus with regard to stewardship has been fostered in an atmosphere of theological negligence. I was astonished to discover the sheer absence of theological conversation and reflection with regard to the centrality of stewardship in the life of the Christian disciple. The meager attention given the topic of stewardship, especially among leading theologians of this century, has relegated stewardship to the secular domain. While stewardship was central to the experience of koinonia in the early Church (Acts 2.42-47, 4.32-37), it is now too often dealt with as a matter of responsible financial planning.

Another practical finding of this research is the importance of reinforcing the stewardship message over a period of time. It is the pattern in many churches to have a once a year, rather brief focus on stewardship. The results of this study have shown that subjects gained a knowledge of stewardship during the first four sermons. Improvement

on the entire Stewardship scale, as well as the Affect sub-scale, did not register until the post-test reading taken after the eighth sermon.

The once-a-year focus is often connected with budgeting for the upcoming year. The results of this approach creates a situation that emphasizes behavior. In this context, people hear the message in terms of budgeting which may impede affective and cognitive growth. In order to increase the whole-person response, this study shows that sermons on giving and stewardship need to be presented over an extended period of time. Practically speaking, this would mean that the preacher would commit him or herself to presenting stewardship in an ongoing manner throughout the year.

Weaknesses of the Study

This study could have been strengthened by a longer period of observation following the last sermon. A final observation six months to a year following the completion of the last sermon would help to determine the enduring results of the sermon series. In particular it would be helpful to see if the scores for Attitude and Cognition increased, decreased, or remained stable. A longer post-test period would also give the opportunity to track the giving patterns of the subjects.

Given the low internal reliability consistency of the Behavior scale, this did not prove to be a strong measure of the subject's behavior since the items on the scale were not measuring the same construct. This study would have been stronger if the internal reliability consistency of all the scales had been pre-tested prior to administration with the subjects. Not only would a pre-test have verified the strong measure of the other six

scales, it would have identified the low α score for the Behavior scale and allowed for modification prior to the study.

Contribution to Research Methodology

The greatest contribution this study makes to research methodology is in homiletical research design. The results of this study indicate that research in the area of preaching should seriously consider a longitudinal design. This study included eight sermons that were preached over a period of six months. At the mid-test reading, the entire Stewardship scale registered no significant change. If the research ended at this point the results would have indicated a significant increase on the Cognition sub-scale alone. By the end of the study, significant change had occurred over the entire Stewardship scale as well as the Affect sub-scale. If this study had been shortened, the results of the research would have been diminished.

The longitudinal design supported by this study would also include the use of a mid-test reading. In this case, without the mid-test observation, I would not have been able to observe the significant change in the Cognition sub-scale score after the first four sermons. Since there was no additional change in this sub-scale from the mid-point to the end of the study no significant change registered over the complete sub-scale reading. Mid-test observations allows the researcher to track important shifts over an extended period of time that may not register with a pre-test/post-test design.

Further Studies

Christian stewardship is set within the broader context of one's relationship with God. This study has taken its affective, behavioral, and cognitive approach to stewardship from

the model of loving God with heart, soul, mind, and strength (Mark 12.30). A whole-person response in stewardship is one expression of love for God. A follow-up study to this research would explore whether or not there is a relationship between how people rate their spiritual life (their love for God) and their satisfaction with stewardship on a whole-person scale.

Appendix A

Cover Letter for Pre-Sermon Series Questionnaire

Rev. Stacy R. Minger

200 Church Street
Wayland, MI 49348

September 16, 1997

Dear Friend,

You may be aware that I have been working on a dissertation project for a Doctor of Ministry degree from Asbury Theological Seminary. The first three chapters of the dissertation have been completed and approved by my faculty committee. Most of the library research for this project is now complete. It is time to collect data from a real, live congregation. I am writing to ask for your assistance.

Here is how you can help:


1. Complete the enclosed questionnaire. It will take no more than 15 minutes to complete. Note that there are two pages.
2. Place your completed questionnaire in the enclosed self-addressed stamped envelope.
3. Place the envelope in the mail by **Saturday, September 27th**.

Here is my pledge to you:

1. No attempt will be made to match returned questionnaires to individuals within the congregation.
2. Because all responses are vital to this research, every returned questionnaire will be gratefully received and included in the study results.

Thank you for your participation.

Sincerely,



Rev. Stacy R. Minger

Phone: (616) 792-2208 or 792-9206

sminger@accn.org

Appendix A***Pre-Sermon Series Questionnaire****THE SUNDAY MORNING WORSHIP OFFERING****In order to assure complete anonymity, please fill in the following boxes to create your own personal code:**

The first initial of your Mother's Maiden Name 0

The last four digits of your Social Security Number 0000

1. Gender: 0 Male 0 Female
2. Your Age: _____
3. Household Gross Income Per Year
 0 \$0.00-25,000 0 \$25,001-45,000 0 \$45,001-65,000 0 \$65,001 +
4. The number of years you have attended the Wayland United Methodist Church (if you have begun attending worship at this church within the last year, please respond with "under 1 year"):

Please Respond to the following statements with the Sunday Morning Worship Offering in mind.**Please circle one number to the right of each statement which most closely corresponds to your view.**

	Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
5. I give of my financial resources because I want to help others.	5	4	3	2	1
6. Giving of my financial resources is an expression of my love for God.	5	4	3	2	1
7. The offering is a meaningful part of the Sunday worship service.	5	4	3	2	1
8. I do not give as much as I could because others will give if there is a need.	5	4	3	2	1
9. I give of my financial resources out of gratitude to God.	5	4	3	2	1
10. Those who give more money to the church should have greater influence when decisions are being made.	5	4	3	2	1
11. Giving of my financial resources shows my trust in God to care for my needs.	5	4	3	2	1
12. How much money I give depends on my personal expenses.	5	4	3	2	1
13. Giving of my financial resources brings me satisfaction.	5	4	3	2	1
14. I would like to enjoy giving more than I do.	5	4	3	2	1
15. When I give more in the Sunday offering than I usually do, I would like to be thanked.	5	4	3	2	1
16. Financial giving is a burden.	5	4	3	2	1

*The Pre-Sermon Series Questionnaire, as printed here, has been reduced in size from the original form that was mailed to the congregation. This mailing was printed on goldenrod colored paper.

		Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
17.	Teaching and preaching by the pastor on financial giving is important to our congregation's well-being.	5	4	3	2	1
18.	I enjoy giving of my financial resources.	5	4	3	2	1
19.	If I do not give, I feel guilty.	5	4	3	2	1
20.	I have earned my money and I may choose not to give.	5	4	3	2	1
21.	When I give of my financial resources, I feel like I am giving a part of myself to God.	5	4	3	2	1
22.	Financial giving should not be discussed in the church.	5	4	3	2	1
23.	I sometimes give even when I had other plans for the money.	5	4	3	2	1
24.	Financial giving is a way to gain respect in the church I attend.	5	4	3	2	1
25.	My financial giving pleases God.	5	4	3	2	1
26.	I give whatever money I have on hand when I attend a worship service.	5	4	3	2	1
27.	I give willingly of my financial resources.	5	4	3	2	1
28.	The amount I give is the top priority in my budget.	5	4	3	2	1
29.	The primary reason to give is to pay the church bills.	5	4	3	2	1
30.	Recently, my income has changed dramatically.	5	4	3	2	1

**Thank you for taking the time to respond.
Please return in the self-addressed stamped envelope.**

Appendix A

Pre-Sermon Series Questionnaire Follow-Up Postcard

Thank You

For completing and returning the questionnaire you received from me last week.

If you have not yet mailed yours back, it's not too late. Would you take a few minutes and respond today? Your participation will make this a stronger study.

Stacy



Appendix B

Cover Letter for Mid-Sermon Series Questionnaire

Rev. Stacy R. Minger

200 Church Street
Wayland, MI 49348

December 2, 1997

Dear Friend,

Thank you for your participation in my dissertation project. There are eight sermons in the series for this project. I have now preached four of those sermons in worship at the Wayland United Methodist Church. At this half-way point in the sermon series, I write to seek your assistance.

Here is how you can help:

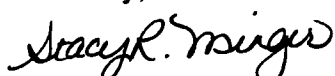
1. Complete the enclosed questionnaire. It will take no more than 15 minutes to complete. Note that there are three pages.
2. Place your completed questionnaire in the enclosed self addressed stamped envelope.
3. Place the envelope in the mail by **Monday, December 22nd**.

Here is my pledge to you:

1. No attempt will be made to match returned questionnaires to individuals within the congregation.
2. Because all responses are vital to this research, every returned questionnaire will be gratefully received and included in the study results.

Have a Blessed Advent Season as we celebrate God's best gift to us.

Sincerely,



Rev. Stacy R. Minger

Phone: (616) 792-2208 or 792-9206

sminger@accn.org

Appendix B***Mid-Sermon Series Questionnaire****In order to assure complete anonymity, please fill in the following boxes to create your own personal code:**

The first initial of your Mother's Maiden Name 0

The last four digits of your Social Security Number 0000

Please check one box for each of the following questions.

1. Gender: 0 Male 0 Female
2. Your Age: _____
3. Household Gross Income Per Year:
 0 \$0.00-25,000 0 \$25,001-45,000 0 \$45,001-65,000 0 \$65,001 +
4. The Number of years you have attended the Wayland United Methodist Church (if you have begun attending worship at this church within the last year, please respond with "under 1 year"):

THE SUNDAY MORNING WORSHIP OFFERING**Please Respond to the following statements with the Sunday Morning Church offering in mind.****Please circle one number to the right of each statement which most closely corresponds to your view.**

		Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
5.	I give of my financial resources because I want to help others.	5	4	3	2	1
6.	Giving of my financial resources is an expression of my love for God.	5	4	3	2	1
7.	The offering is a meaningful part of the Sunday worship service.	5	4	3	2	1
8.	I do not give as much as I could because others will give if there is a need.	5	4	3	2	1
9.	I give of my financial resources out of gratitude to God.	5	4	3	2	1
10.	Those who give more money to the church should have greater influence when decisions are being made.	5	4	3	2	1
11.	Giving of my financial resources shows my trust in God to care for my needs.	5	4	3	2	1
12.	How much money I give depends on my personal expenses.	5	4	3	2	1
13.	Giving of my financial resources brings me satisfaction.	5	4	3	2	1
14.	I would like to enjoy giving more than I do.	5	4	3	2	1
15.	When I give more in the Sunday offering than I usually do, I would like to be thanked.	5	4	3	2	1
16.	Financial giving is a burden.	5	4	3	2	1

*The Mid-Sermon Series Questionnaire, as printed here, has been reduced in size from the original form that was mailed to the congregation. The mailing was printed on ivory colored paper.

	Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
17. Teaching and preaching by the pastor on financial giving is important to our congregation's well-being.	5	4	3	2	1
18. I enjoy giving of my financial resources.	5	4	3	2	1
19. If I do not give, I feel guilty.	5	4	3	2	1
20. I have earned my money and I may choose not to give.	5	4	3	2	1
21. When I give of my financial resources, I feel like I am giving a part of myself to God.	5	4	3	2	1
22. Financial giving should not be discussed in the church.	5	4	3	2	1
23. I sometimes give even when I had other plans for the money.	5	4	3	2	1
24. Financial giving is a way to gain respect in the church I attend.	5	4	3	2	1
25. My financial giving pleases God.	5	4	3	2	1
26. I give whatever money I have on hand when I attend a worship service.	5	4	3	2	1
27. I give willingly of my financial resources.	5	4	3	2	1
28. The amount I give is the top priority in my budget.	5	4	3	2	1
29. The primary reason to give is to pay the church bills	5	4	3	2	1
30. Recently, my income has changed dramatically	5	4	3	2	1

SERMONS ON FINANCIAL GIVING

Please respond to the following statements with the Sermons on Financial Giving in mind.

Please circle one number to the right of each statement which most closely corresponds to your view.

	Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
31. The sermons in this series on giving were encouraging.	5	4	3	2	1
32. After I heard the sermon I thought, "I can do that!"	5	4	3	2	1
33. The stories used in the sermons helped me to understand the Bible better.	5	4	3	2	1
34. The sermons on financial giving touched my feelings and emotions.	5	4	3	2	1
35. The sermons were pleasurable to hear.	5	4	3	2	1
36. The preacher seemed hesitant to preach on giving and money.	5	4	3	2	1
37. I tended to feel discouraged after hearing the sermons on financial giving.	5	4	3	2	1
38. The stories in the sermon made the sermon more meaningful.	5	4	3	2	1
39. I felt like the preacher was talking with me.	5	4	3	2	1
40. At times, I felt the preacher's sermon and her life were not entirely consistent.	5	4	3	2	1
41. I would prefer a sermon without stories or illustrations.	5	4	3	2	1

42.	At points, the sermon made me smile, chuckle, or laugh.	5	4	3	2	1
		Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
43.	The sermons on giving communicated that the preacher cares about my life.	5	4	3	2	1
44.	I understood how I could act on the sermon in my personal life.	5	4	3	2	1
45.	The sermons were preached confidently	5	4	3	2	1
46.	It is helpful to have sermons on financial giving not directly connected with raising funds for the budget.	5	4	3	2	1
47.	God spoke to me through the sermons on financial giving.	5	4	3	2	1
48.	The preacher had strong eye contact.	5	4	3	2	1
49.	I wish the preacher would stand behind the pulpit to deliver the sermon.	5	4	3	2	1
50.	I was able to follow the logic of the sermons.	5	4	3	2	1
51.	I have gained new insights as a result of hearing the sermons on giving.	5	4	3	2	1
52.	I am glad that I heard the sermons on financial giving.	5	4	3	2	1

Thank you for taking the time to respond.
Please return in the self-addressed stamped envelope.

Appendix B

Mid-Sermon Series Questionnaire Follow-Up Postcard

Thank You

For completing and returning the questionnaire you received from me early in December.

If you have not yet mailed yours back, it's not too late. Would you take a few minutes and respond today? Your participation will make this a stronger study.

HAPPY NEW YEAR!

Stacy

Appendix C

Cover Letter for Post-Sermon Series Questionnaire

Rev. Stacy R. Minger

200 Church Street
Wayland, MI 49348

January 31, 1998

Dear Friend,

Thank you for your participation in my dissertation project. This is the final survey that you will be asked to complete now that all eight sermons in the series have been preached.

Throughout this entire process, I have been grateful for the encouragement and support I have received from the congregation. As I now come to the end of the sermon series, once again I request your assistance. Here is how you can help:

1. Complete the enclosed questionnaire. It will take no more than 15 minutes. Note that there are three pages.
2. Place your completed questionnaire in the enclosed self-addressed stamped envelope.
3. Place the envelope in the mail by **Monday, February 16**.

I continue to offer this pledge to you:

1. No attempt will be made to match returned questionnaires to individuals within the congregation.
2. Because all responses are vital to this research, every returned questionnaire will be gratefully received and included in the study results.

I look forward to presenting the results of this research to all interested persons on Sunday, May 3 at 11:15 AM in the sanctuary of the Wayland United Methodist Church.

Sincerely,



Rev. Stacy R. Minger

Phone: (616) 792-2208 or 792-9206

sminger@accn.org

Appendix C***Post-Sermon Series Questionnaire****In order to assure complete anonymity, please fill in the following boxes to create your own personal code:**

The first initial of your Mother's Maiden Name 0

The last four digits of your Social Security Number 0000

Please check one box for each of the following questions.

1. Gender: 0 Male 0 Female
2. Your Age: _____
3. Household Gross Income Per Year:
 0 \$0.00-25,000 0 \$25,001-45,000 0 \$45,001-65,000 0 \$65,001 +
4. The Number of years you have attended the Wayland United Methodist Church (if you have begun attending worship at this church within the last year, please respond with "under 1 year"):

THE SUNDAY MORNING WORSHIP OFFERING**Please Respond to the following statements with the Sunday Morning Church offering in mind.****Please circle one number to the right of each statement which most closely corresponds to your view.**

	Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
5. I give of my financial resources because I want to help others.	5	4	3	2	1
6. Giving of my financial resources is an expression of my love for God.	5	4	3	2	1
7. The offering is a meaningful part of the Sunday worship service.	5	4	3	2	1
8. I do not give as much as I could because others will give if there is a need.	5	4	3	2	1
9. I give of my financial resources out of gratitude to God.	5	4	3	2	1
10. Those who give more money to the church should have greater influence when decisions are being made.	5	4	3	2	1
11. Giving of my financial resources shows my trust in God to care for my needs.	5	4	3	2	1
12. How much money I give depends on my personal expenses.	5	4	3	2	1
13. Giving of my financial resources brings me satisfaction.	5	4	3	2	1
14. I would like to enjoy giving more than I do.	5	4	3	2	1
15. When I give more in the Sunday offering than I usually do, I would like to be thanked.	5	4	3	2	1
16. Financial giving is a burden.	5	4	3	2	1

*The Post-Sermon Series Questionnaire, as printed here, has been reduced in size from the original

form that was mailed to the congregation. The mailing was printed on canary yellow paper.

	Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
17. Teaching and preaching by the pastor on financial giving is important to our congregation's well-being.	5	4	3	2	1
18. I enjoy giving of my financial resources.	5	4	3	2	1
19. If I do not give, I feel guilty.	5	4	3	2	1
20. I have earned my money and I may choose not to give.	5	4	3	2	1
21. When I give of my financial resources, I feel like I am giving a part of myself to God.	5	4	3	2	1
22. Financial giving should not be discussed in the church.	5	4	3	2	1
23. I sometimes give even when I had other plans for the money.	5	4	3	2	1
24. Financial giving is a way to gain respect in the church I attend.	5	4	3	2	1
25. My financial giving pleases God.	5	4	3	2	1
26. I give whatever money I have on hand when I attend a worship service.	5	4	3	2	1
27. I give willingly of my financial resources.	5	4	3	2	1
28. The amount I give is the top priority in my budget.	5	4	3	2	1
29. The primary reason to give is to pay the church bills	5	4	3	2	1
30. Recently, my income has changed dramatically	5	4	3	2	1

SERMONS ON FINANCIAL GIVING

Please respond to the following statements with the Sermons on Financial Giving in mind.

Please circle one number to the right of each statement which most closely corresponds to your view.

	Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
31. The sermons in this series on giving were encouraging.	5	4	3	2	1
32. After I heard the sermon I thought, "I can do that!"	5	4	3	2	1
33. The stories used in the sermons helped me to understand the Bible better.	5	4	3	2	1
34. The sermons on financial giving touched my feelings and emotions.	5	4	3	2	1
35. The sermons were pleasurable to hear.	5	4	3	2	1
36. The preacher seemed hesitant to preach on giving and money.	5	4	3	2	1
37. I tended to feel discouraged after hearing the sermons on financial giving.	5	4	3	2	1
38. The stories in the sermon made the sermon more meaningful.	5	4	3	2	1
39. I felt like the preacher was talking with me.	5	4	3	2	1
40. At times, I felt the preacher's sermon and her life were not entirely consistent.	5	4	3	2	1
41. I would prefer a sermon without stories or illustrations	5	4	3	2	1

	Strongly Agree	Moderately Agree	Neither Agree or Disagree	Moderately Disagree	Strongly Disagree
42. At points, the sermon made me smile, chuckle, or laugh.	5	4	3	2	1
43. The sermons on giving communicated that the preacher cares about my life.	5	4	3	2	1
44. I understood how I could act on the sermon in my personal life.	5	4	3	2	1
45. The sermons were preached confidently	5	4	3	2	1
46. It is helpful to have sermons on financial giving not directly connected with raising funds for the budget.	5	4	3	2	1
47. God spoke to me through the sermons on financial giving.	5	4	3	2	1
48. The preacher had strong eye contact.	5	4	3	2	1
49. I wish the preacher would stand behind the pulpit to deliver the sermon.	5	4	3	2	1
50. I was able to follow the logic of the sermons.	5	4	3	2	1
51. I have gained new insights as a result of hearing the sermons on giving.	5	4	3	2	1
52. I am glad that I heard the sermons on financial giving.	5	4	3	2	1

If there are thoughts, feelings, reflections you would like to convey as a participant in this study, please do so here:

Thank you for taking the time to respond.
Please return in the self-addressed stamped envelope.

Appendix C

Post-Sermon Series Questionnaire Follow-Up Postcard

Thank You

For completing and returning the final questionnaire for my dissertation project. Your participation has been invaluable and I am very appreciative.

If you have not yet mailed yours back, it's not too late. Please take a few minutes and respond today. I am now working with a tight schedule in order to finish up the work and graduate in May. If I could have your response by Monday, February 16 that will help me stay on target.

Stacy

Appendix D

Sermon Attendance Cards

Sermon #1 **“Welcoming Jesus”** **Luke 19:1-8**

The first initial of your Mother’s Maiden Name:

The last four digits of your Social Security Number:

9/28/97

Sermon #2 **“Enough Already!”** **Exodus 35:4-5, 20-29; 36:2-7**

The first initial of your Mother’s Maiden Name:

The last four digits of your Social Security Number:

10/19/97

Sermon #3 **“Staking Claims”** **Acts 4:32-37**

The first initial of your Mother’s Maiden Name:

The last four digits of your Social Security Number:

11/2/97

Sermon #4
"An Audit at the Altar"
Malachi 3:6-12

The first initial of your Mother's Maiden Name:

The last four digits of your Social Security Number:

11/23/97

Sermon #5
"Giving to the Giver"
1 Chronicles 29:14-18

The first initial of your Mother's Maiden Name:

The last four digits of your Social Security Number:

12/28/97

Sermon #6
"Before the Plate is Passed"
1 Corinthians 16:1-13

The first initial of your Mother's Maiden Name: 

The last four digits of your Social Security Number:

1/11/98

Sermon #7
"Attitude Check"
2 Corinthians 9:6-10, Deuteronomy 15:7-10

The first initial of your Mother's Maiden Name: 

The last four digits of your Social Security Number:

1/18/98

Sermon #8
"Catching a Thief"
Matthew 6:19-33; 1 Timothy 6:6-10

The first initial of your Mother's Maiden Name: 

The last four digits of your Social Security Number:

2/1//98

Appendix E

Stewardship Sermons

Sermon #1

A Change of Perspective **Luke 19.1-10**

Zacchaeus was the sort of fellow that everybody loved to hate. He was a traitor in the eyes of his own people, the Jews. As a tax collector he was viewed as a collaborator with the enemy, in this case, the Roman Government. Zacchaeus had bought the right to collect taxes for the Romans and all the funds he collected above the Roman requirement were used to place Zacchaeus in the lap of luxury.

Zaccaheus was a person that everybody loved to hate. Given what we have been hearing just this week about the IRS, we understand what it means to love to hate those who audit our tax payments. Our loving to hate is especially true when we fear being treated unfairly or in a manipulative manner.

Just imagine coming into worship this morning, you come hoping for a little inspiration. You sit down in the pew only to look up to see the IRS agent who audited your income tax returns the previous year. Imagine that this agent was of the sort we have been hearing about lately - not quite as kind and compassionate as we would all like, someone who saw you as the means to fill a collection quota, someone who is ruthless and merciless, someone who looked for every way possible to gouge you and get from you perhaps that which you didn't even owe.

That person's name may very well be Zacchaeus! Zacchaeus' first goal was to collect the amount directed by the Romans and then he was free to raise the amount collected to whatever level he thought he could squeeze out of the people.

Zacchaeus' Perspective from Atop a Pile of Money

From Zacchaeus' perspective, as he sat atop a whole pile of money - all that mattered was more money. I imagine Zacchaeus was the sort of guy that walked through the town and as he looked at people, he would size them up for how much money he could really get out of them. When he saw people - his neighbors - his eyes registered dollar signs, rather than compassion. When he looked at people his perspective was on what he could get from them rather than how he might be merciful or kind. And so from that perspective, Zacchaeus placed himself in a position that cut himself off from being in relationship with others. Who of us would welcome or trust that IRS agent who we felt was taking advantage of us - would we want to welcome him into this congregation?

Zacchaeus was far from the most popular person in town. And in the position he held, people hated him. Because of his position and because of his perspective on just getting more money, he insulated himself. We could say, perhaps, that he created a stonewall around his heart that communicated, "I don't need people, all I need is more wealth and more money."

We don't know how many years Zacchaeus lived in that kind of a world. What was it that brought Zacchaeus to choose this profession? Was it because it was handed to him at an early age? Was it something within him that cried out for the power that seems to come with the accumulation of money? Zacchaeus was well known, not just as the "little"

tax collector, but he was also the “chief” tax collector. He had created a whole business of collecting taxes. He was the top dog with other tax collectors working beneath him. He would send the little guys out to do the dirty work, which allowed him to rake in the profits. The perspective that he held from that position of money and power cut him off from the people he could have been in relationship with - his very own people.

Zacchaeus belonged to no one. Not the Jews. Not the Romans.

But something began to change, something began to push on Zacchaeus or nudge him toward a different perspective. On the day he heard that Jesus was coming to town., his perspective was challenged. He wanted not only to be present to see Jesus. He wanted a vantage point that he could see the drama unfold. I have to wonder why Zacchaeus even wanted to be with Jesus given his perspective on wealth and finances. This day comes near the end of Jesus ministry, so people already knew the kind of things Jesus had been teaching about money: it has been noted by many who read the gospels that the only thing Jesus talked about more than money, wealth, and possessions was the kingdom of heaven.

Jesus talked about money so often because he saw our wealth and possessions as rivaling a strong relationship with God. Zacchaeus would have known that Jesus wasn't real keen on just heaping up riches. Zacchaeus would have known that Jesus would not have fully supported a life-style where he took from others needlessly. Yet, there was something within him on that day that wanted to be where Jesus was. So he climbed the tree. Did he want to simply to view this one who had captured the attention of so many,

like one would watch a parade moving down a city street. Or was there more, a hope, perhaps that he would encounter Jesus?

Zacchaeus Perspective from a Perch in a Tree

Was Zacchaeus hoping that there was a different way to look at life? Rather than living from the perspective money, Zacchaeus was drawn to Jesus as someone who could make a difference in his life. The great thing was, not only did Zacchaeus want to see Jesus. But Jesus saw Zacchaeus. Jesus told Zacchaeus to come down out of the tree; Jesus invited himself to Zacchaeus home.

Does it strike you as it does me, that Jesus was not using the best of manners . . . in that day or this. Imagine walking up to a total stranger in the grocery store and announcing that you were stopping by for dinner that evening. Imagine the response! But that is exactly what Jesus did. He is surrounded by all these people who want his attention and he looks up in the tree and he says “Zacchaeus, I want to have dinner at your house tonight .” The amazing thing is that Zacchaeus shot down the tree, had Jesus by the arm and to his house without giving it a second thought. It tells me that Zacchaeus wanted more than anything else to have a change in his perspective. Somehow life wasn’t paying the dividends that he wanted and he hoped that this Jesus could make the difference in his life.

Zacchaeus’ perspective changes as he moves from a pile of money to a perch in a tree. Then as he shares a meal with Jesus his perspective changes most dramatically, to recognize his own poverty of spirit. As human beings we can bolster ourselves up and we can convince ourselves that we are very strong and very powerful, that we are skilled

and that we are able to make our way in the world. But if we were to sit across the dinner table from Jesus like Zacchaeus did, we too would have to come face to face with our own poverty of spirit.

Zacchaeus' Perspective on the Poverty of His Soul

That is what happened to Zacchaeus on that day. As he climbed down from the tree, he climbed off his mountain of wealth. He recognized that of all people he was the poorest of the poor. Not poor in terms of the things he could hold in his hands, but the poorest of the poor when it came to the things that really mattered. The marvelous thing was that Jesus did not write him off or leave him in that condition of impoverishment. He forgave Zacchaeus.

Jesus knew exactly the kind of person Zacchaeus had been. Jesus knew exactly the kind of activities Zacchaeus had been involved in. In spite of all that, Jesus looked at Zacchaeus and granted him forgiveness. In that moment, the person of great accumulated wealth became the richest of people in his own soul. Miraculously enough, the very first thing Zacchaeus does when his perspective is changed, when he recognizes that wealth and money are no longer the focal points of life - but that love and God are - the very first thing he does is adjust his behavior in relation to money.

The first thing Zacchaeus does in response to forgiveness is to state that he will pay back four-fold what he had wrongly taken. That sounds amazingly generous, and yet it's really not. With that statement, Zacchaeus was saying, "I know I have cheated people, and I will follow the Jewish law of making retribution by paying the individual back four-fold." At that point Zacchaeus was agreeing to be a law-abiding citizen. He committed

himself to following the law of his people and he would repay in measure what he had taken.

The next part of Zacchaeus response is the most amazing to me. He wasn't content just to come clean with the legal system. On top of that hefty step of a four-fold repayment, Zacchaeus vows to give half of his remaining wealth to the poor.

Zacchaeus' whole life was about money. The defining value of his life changed when he met Jesus. Zacchaeus response in handling money changed with this encounter. It wasn't that Jesus told Zacchaeus "look it buddy, if you're gonna go to heaven, if your gonna be the person I want you to be you have to first empty out your money bag." Without any conditions, Jesus simply loved and forgave Zacchaeus. Out of this experience, Zacchaeus' immediate response was to let go of his priority when it came to accumulating everything he could get his hands on.

In this week's addition of *Newsweek*, there is an article about Ted Turner. Now that he has given a billion dollars to the United Nations, he is the world's most generous philanthropist. With this donation, he has given one-third of his wealth away.

I'm not going to comment about Ted Turner's spiritual condition that would be far too risky . . . but there is a quote in this article that caught my attention. Ted Turner was speaking at a college not long ago and he made this comment, "According to Jesus Christ, money is worthless. It won't buy you anything in heaven, if there is one. And it might not even get you in to heaven." Ted Turner needs to know that money won't get you into heaven, but the love of Jesus will. Money won't be the thing that provides the entrance ticket into eternity, that was provided when Jesus died for us on the cross.

But as people who have experienced the greatness of God's love, as people who have come to know the wealth of spiritual riches, that experience changes then how we handle our own personal finances - it makes a difference. It means that if we have wronged anyone we will make it right. But even more than that, it means that when we look at all of our possessions and wealth, we recognize that it has been given to us by God and we will use it to bless the lives of others.

Sometimes in the church it seems like there is too great a focus on giving and finances. The focus may cause you to cringe at the thought of thinking about finances in relationship to our faith or in relationship to our commitment to the church. I used have some of those same hesitations, but my attitude has changed with the story of Zacchaeus. When I recognize that Zacchaeus was set free in joy because of the love that had entered his life - I have come to see giving as a very good thing. Giving is the overflow of being people who have experienced the love of God in magnificent abundance. And as people who have experienced the magnificent abundance of God's love - we can't help but be people who give freely and generously.

Giving, then, is not a burden. It is not merely a religious duty. It is about not gaining points toward admission to heaven. It is not even about paying the churches bills or meeting a budget. Giving is a response of gratitude for all that we have received from God. And in that moment when Zacchaeus met Jesus and received love into his life, perhaps for the very first time. He finally recognized what was really important: relationship with Jesus and with all of the others he had been taking advantage of for years.

You have got to wonder what the people thought when Zacchaeus started paying them back, when he started giving to the poor, when he started finding ways to share his wealth. I'm convinced that when Zacchaeus did those things, people paid closer attention to Jesus.

I invite you to prayerfully considering what your personal giving reveals about your relationship with Jesus. Does your giving, your handling of finances, your use of material resources witness to an encounter with Jesus? As a person who has been freely forgiven, as a person who has received new life in Christ . . . is that abundant measure of grace reflected in your giving?

Sermon #2

Enough Already!
Exodus 35:4-5, 20-29; 36:2-7

Imagine that you finally have one night at home alone where the whole family can gather around the dining room table. That doesn't happen often enough for most of us. But it happens to be one of those nights, dinner is prepared and you gather around. It looks to be a Norman Rockwell type setting. It's so perfect, you want to snap a picture. As dinner gets underway, the blessing is said and things take off: Johnny pokes Suzie and she yells, "Stop it! Don't touch me!" Some says, "Pass the butter," and it is sent the long way around the table, just to irritate the one who asked for it. The green beans are passed and all the kids scream, "NO, not Green Beans!" It just continues to escalate, you know those kind of family meals. The kids are poking at each other, no one can sit still, the food gets cold . . . and all of a sudden Norman Rockwell turns into the Simpsons. And Dad clears his throat and announces, "Enough Already!"

Or what about doing laundry, you are in the basement sorting the clothes, getting everything in order for wash day and the phone starts ringing. You run upstairs and there is no one there, "Hello," you wait for a moment and with another "Hello" it becomes immediately apparent its yet another telemarketing call. You try to politely end the conversation, but in reality you want to yell, "Enough Already!"

Or what about going to work, you are doing your very best on the job, giving 100%. Everyone is patting you on the back for doing a wonderful job. You smile and say "Thanks, its nothing." But your mind is shouting, "I couldn't handle one more thing."

Your boss comes in and says, “Because you are doing such a terrific job, we have one more thing we would like you to work on.” And you scream, “Enough Already!”

Or what about coming to worship on Sunday morning when the offering is the highlight of the service. Imagine that! We wouldn’t sit in the pews quietly as the plates are passed. But when I announce the offering, everybody jumps up and runs to the front of the sanctuary with their offerings. There is so much being given, that Chris (*the Liturgist*) has to jump to the microphone and say, “Enough Already! Take the rest of it home!.”

The first three scenarios are more close to life than this last one. In my memory an overabundance of enthusiasm over the offering is not something I can recall. But it happened for Moses. Moses was the leader who lead the people of Israel out of slavery in Egypt to freedom. They were wandering around in the Sinai desert, and they were trying to be the people of God and do what God wanted them to do. But they were not always successful. Sometimes they rebelled outright. Many times they grumbled and complained rather than be people of faith. But God gave Moses the word that He wanted to dwell in their midst. He gave Moses detailed instructions for the building of a Tabernacle. And then he told Moses to take an offering.

Moses told the people what he needed and they rushed home to collect the things they wanted to bring. We are told that every morning they would bring gifts, many gifts, to the point that the workers looked around and called a meeting with Moses in order to halt the giving. “Enough Already! There’s more here than we know what to do with, tell them to keep it!” Bob Gillenwater (*finance chair*) is waiting for the day when the finance

committee meets and says, “We’ve got a problem, Bob, there is too much money and we don’t know what to do with it all.”

As we look closely at the passages I read earlier, some things stand out to me:

The Condition for Giving

God’s instruction through Moses was that only people who could give with willing hearts were supposed to give. This was great, because if there was anyone who felt that they didn’t want to give, they were off the hook. They didn’t have to miserly try and figure out how little they could get away with giving. They were released from responsibility at the outset.

Moses then said, “Now if you have a willing heart - Give.” He didn’t tell them how much to give. He didn’t tell them when they should give. He just said, “Give.” The focus in God’s intention for giving, for the Israelites - and for us - is that giving is the overflow of willing hearts. So, if we don’t have willing hearts, let’s not give. After all, do gifts that are not given willingly really honor God? From this passage we get this great wonderful picture, that when we give we are to do so out of the overflow of a willing heart.

Sometimes we have experienced so much goodness and joy and grace in our lives that we do want to jump up and down and celebrate. So maybe its not beyond the boundaries of our imaginations to think that if we really did come in touch with the greatness of God that the offering could be a pretty exciting time in the worship service. We’ll see what next week brings!

Context for Giving

The context in which the Israelites were living makes the instruction for giving from a willing heart even that much more incredible. These were people who left Egypt. Everything they owned they were carrying with them as they traveled through the barrenness of a desert. The possessions that they had were the only possessions they were going to have, at least until they reached the Promised Land. We can give and know that if we work hard and save that we can recoup the money that we've given. We are not giving out limited resources. For most of us, our giving is out of a situation of abundance.

The Israelites had no way to regain the wealth that they were going to give. They knew that once they gave, it would no longer be theirs and there was no way to get anything like it back again. I imagine many of the items that were given were really family heirlooms. They were passed down, perhaps, from generation to generation and held deep sentimental value. And yet, when the announcement came, "God wants to live with us, will you give with a willing heart?" they went home and began to sort through their possessions. The result was an overabundance of giving.

The Contrast

This story is even more profound when you consider how it contrasts with an incident recorded just a few chapters earlier in the book of Exodus (32). Moses was on Mount Sinai receiving direction from God about living in relationship with Him. We know those instructions as the Ten Commandments. He was there a long time. Forty days had

passed. The people became impatient. They thought God had left them stranded in the desert. They asked Aaron, Moses' brother to help them out and make a god for them.

Aaron was willing, and he gave them this instruction, "tear the earrings out of your wives and sons and daughters ears and bring the gold to me." He commanded them to forcefully take the possessions of their family members so that he could shape the golden calf. It's ironic that the very idol that would draw the people of God away from God was made of conscripted gifts, out of gifts that had been ripped from the ears of family members.

Contrast that with God's direction. God's way says, "We're not ripping anything out of anyone's ears. We're not twisting any arms. We're not heaping guilt on anyone's lives. But when my people give, I want them to give out of the overflow of their hearts." What an interesting contrast: that which would lead the people away from the Lord was demanded, that which allowed the Lord to dwell in the people's midst was given willingly and gladly.

And so as God's people, when we think about what we might give for the work of the Lord in this place, we don't do so because Bob or myself or anyone else is saying, "We need money." But as people who have experienced God's goodness, we need to have the opportunity to give - willingly and gladly.

The Covenant Renewed

The golden calf had been fashioned. And the people began to worship it like it was the same God who brought them out of Egypt. They took their eyes off the real God and worshipped something they made with their hands. Moses then came down from the

mountain with the Ten Commandments. Interestingly enough, those commandments included instruction to worship the Lord alone and not make any idols. When Moses entered the camp and saw the people dancing around the calf, in his anger he threw the stone tablets on the ground and broke them. In smashing the tablets, he symbolized that God's relationship with the people of Israel was broken. Now they really were stranded in the middle of the desert.

But Moses turned back to God, and prayed for himself and the people. God invited Moses to bring new tablets to the mountain. God gave the commandments once again. In reissuing these commandments God reminds Moses and the people of Israel that he is gracious and kind. He's loving and generous, and faithful to forgive (Exodus 34:6&7). Moses takes that word back to the people. The covenant between God and the people of Israel is reestablished. Those new tablets were a reminder that God wanted the Israelites to be his very own possession.

How is it that these people gave so abundantly in a situation where their resources were limited? I'm convinced it was because they saw the depths of their sin, they saw their total unworthiness in rebelling against God, and then instead of watching God leave them forever they saw God give them a second chance. And when God gave them a second chance to be his people, when he granted them forgiveness, then the overflow of their hearts said, "what else can we do but give?"

What's God done for us? He's done a lot - more than we could ever deserve: "For God so loved the world that he gave his only begotten son that whosoever believes in him shall not perish, but have everlasting life" (John 3.16).

When we see the depth of our sin on the one hand, and on the other hand we recognize that God refuses to leave us alone in that sin - so that he sent his own Son to bring us back into relationship with himself . . . we too enjoy the same reality as the people of Moses' day. Our overflowing and willing hearts say not only do I want to give of my treasure, my finances. But I want to give of my time. I want to give of my talents. I want to give of my whole life so that everything I am and everything I do brings honor and glory to the Lord.

We are the people of God, and it is my prayer that more and more we will find joy in a giving from the overflow of a willing heart.

Sermon #3

Staking Claims Acts 4.32-37

On August 17, 1896 an old-time prospector, George Washington Carmack staked a claim that would rock the world. He had been working in the valleys of the Klondike for ten years, but on this particular August day he struck gold. People dropped everything and headed for the Klondike watershed. The announcement of gold sent people scurrying to make sure that they were a part of the find.

Eleven months after the discovery of gold on Bonanza Creek, the real gold rush began. Over 5,000 people crowded the Seattle dock awaiting the steamship to take them to Alaska. Even though this gold rush was in the Klondike, the effect was felt down the coast. An estimated one million people announced plans to go, but only 100,000 actually began the journey. The possibility of wealth, the hope for riches propelled thousands of people to risk their lives. Many lost boats, supplies, and their lives in the chase for gold.

The gold rush is still on today. It looks different than it did in 1896, but the rush for gold is as alive today as it was those many years ago. The deep commitment to accumulating wealth and riches is the driving force in many lives. People no longer line up at Skagway for this adventure. They no longer face the likes of gangster, Jefferson “Soapy” Smith and his personal militia of two to three hundred thugs and con men. But the gold rush is still on. The amazing thing about the 1990s gold rush is that it is tailor made for each individual person who wishes to join the race.

For the relatively few who made it to the Klondike, even staking a claim was not without its problem. After all the effort and fight and risk to just get there, marking your territory was far from easy. Prospectors were allowed to pace of 500 feet, mark the area with posts, and then record their claim. Since every person's stride was different, claims ended up being too long or too short. Attempting to keep track of the claims was nearly impossible; attempting to keep a lid on frazzled nerves and frayed tempers was even more difficult.

Our lives are a far cry from the day-to-day outdoor living of those old-time prospectors, but we know the drive of staking our claims in life. We are captured by the need to mark out our territory for living. We feel the need to mark what belongs to us and guard that possession well so that our territory, or lives are not infringed upon by anyone else.

We stake our claims at work, only doing the exact amount of work that is ours to do. We become irritated and agitated when others fail to carry their weight or become a burden. We stake our claims in the work place by demanding the recognition that we believe to be rightfully ours. When that recognition is not given, we may chose to retaliate by announcing our worth or simply pulling back from doing the job that is our to do.

We stake our claims in our friendships. We are told that relationships need to be reciprocal. We need to have clear boundaries. We need to define our expectations of another person. How often we are sorely disappointed when the claims we have staked in our friendships are retracted by the other's inability to meet our expectations? How often

do we fail to find the gold of intimacy because we are unwilling to sacrifice to meet the other's needs?

We stake our claims in the home, making outright demands that weigh down the entire family. We stake our claims by pouting when we do not get our way or manipulating our loved ones in order to get our way. We stake our claims in the home, often based on our own self interest, but in the process all we dig up is fool's gold.

At the very heart of staking a claim is announcing to others what we rightfully believe belongs to us in order to make our lives better. We stake emotional claims, relational claims, professional claims, and perhaps most especially financial or material claims. It is maybe difficult to stake out what we believe is rightfully our own in terms of what we want to make us feel good or what we think we deserve from relationships or or professional life, but it is not difficult for most of us to point to the possessions that define our lives.

Money, belongings, possessions, material goods are easy to stake a claim upon because we can hold them in our hands.

When prospectors staked a claim, they would place their name on the poles or stakes that marked their particular claim. Everyone knew not to touch that piece of property. At some point as a young person, label makers invaded our home. I even remember receiving a label maker for one birthday. What a great gift! It meant that I could neatly print out my name and attach it to everything I owned, or at least to everything I wanted to emphasize my ownership of. Sharing a bedroom with my sister, on more than one occasion, I used the labeling system to stake my claims and mark my personal territory.

On a day long before the Klondike Gold Rush, an even bigger claim was staked that continues to rock the world to this day. On the day of Pentecost, God, through the indwelling presence of His Holy Spirit staked a claim in the lives of those who had become followers of Jesus. The Holy Spirit's claim in the lives of those believers had an impact that went well beyond normal human comprehension. The Holy Spirit's claim involved such a complete transformation of the heart that these individuals were no longer captured by the human propensity to stake claims for their own personal gain.

Instead of looking across the landscape of their lives and staking a claim that everything with the boundary of their existence belonged to themselves, these Christian Believers did the unthinkable: they pulled up the stakes. They no longer claimed private ownership of personal possessions. They no longer labeled their belongings as their own. Because the Holy Spirit had laid claim to their hearts with the love of God, they no longer felt the drive to hold fast to their earthly possessions. Instead they began to see that their earthly possessions could be used to communicate the love that they had so freely received.

Since those early days in the Christian Church, believers across the centuries of time have begun to stake different claims. Rather than staking claims to that which rightfully belonged to themselves, Christians have been staking claims in the lives of others. These new claims do not mean that they are looking to receive something from the other person or draw on the other person's resources. Quite the contrary, Christians seek out those who are in need. They find people that have very little and they stake a claim in the poverty and brokenness of that human life. They don't mark territory that they will mine

for their own wealth, rather they mark territory into which they will deposit riches. They deposit the riches of love and fellowship, they deposit the riches of belonging and forgiveness, and without question, they deposit the riches of their own financial resources.

As Christians in this day, we have a challenging heritage. This is not a heritage that asks us to leave home and family in search of gold. Our heritage, the heritage of those who know the presence of the Holy Spirit in our lives, is one that propels us to find others without a home, without wealth, without resources so that we might share ours. If the Holy Spirit has staked a claim of God's love in your life, you have an abundance of riches to share. Most importantly, you are given the freedom to share everything you have including your financial resources - all for the purpose of staking a claim for God in the life of another.

As we come to share in Holy Communion, let us remember that Jesus' mission did not include conserving the resources of his life. He was fully spent for our sakes and for our salvation. As followers of Christ, we come to this table to receive so that in turn we might spend our lives staking claims of eternal proportions among those in need.

Sermon #4

An Audit at the Altar Malachi 1.6-14; 3.6-12

At this point in your Thanksgiving weekend, you may be quite tired of turkey as you've found creative ways to consume the leftovers: soups, sandwiches, casseroles. Earlier this week, Paul Harvey relayed a story of one family who had hung onto a turkey for twenty-three years. This was not the family pet. Rather it occupied its corner in the freezer for those many years.

As Thanksgiving drew near, a call was placed to the Butterball Hot-line to inquire if the turkey was OK to eat. The Butterball operator explained that if the turkey had remained frozen at 0°F without being defrosted over the entire twenty-three years, it would be fine to prepare and eat. However, the warning was added that the taste and texture might be questionable. The bird was removed from its frozen pen and promptly donated to a local church for their Thanksgiving Soup kitchen.

What a donation! It is hard to imagine that the soup kitchen would be happy about receiving a twenty-three year old bird to cook for Thanksgiving dinner. The prophet Malachi was taking stock of the kind of gifts that found their way to God's altar. Appalled at the kind of gifts He was receiving, God used Malachi to announce an Audit of the gifts given at the Altar of worship.

The Picture

While I was in seminary, I served as the treasurer for Ichthus, a Christian music festival. My role as the treasurer had far more to do with my willingness than any expertise in the area of finances, bookkeeping, or accounting. As you might guess, with a budget of a quarter of a million dollars, I was forced to learn quickly. I found this challenge was a far cry from balancing my personal checkbook.

One thing I learned about as the Ichthus treasurer was audits. Every year the Ichthus books were audited. As the treasurer, our accountant expected me to have everything in order for this yearly event. I was surprised to learn that the goal of an audit isn't necessarily to find problem areas. Rather the goal of a audit is to present a picture of the financial health of an organization. You can be sure that attempting to present such a picture meant that no stone was left unturned.

In this morning's Scripture passage we find Malachi announcing that God is auditing His people. The picture that emerges in this book is one that is about as appetizing as a twenty-three year old Thanksgiving turkey. God's love for the people of Israel is rebuffed. Instead of realizing it is they who are being audited, they demand of God proof of His love for them.

God's audit reveals a picture of great devastation. The emerging evidence shows that the inner contempt the people of Israel have for God is manifest in severe outward ramifications. The audit repeatedly identifies that there is something very wrong among the spiritual leaders of Israel (and as a result of corrupt leadership, the people in general): they have come to despise God's name, they worship other gods, they lead others into

sin, that which is right they call wrong and that which is wrong they claim is right, they break God's laws, they live solely for their own pleasure, and when it comes to making sacrifices they toss God their left-overs . . . afterall, twenty-three year old turkeys are good enough for God - aren't they?

Now don't be fooled. While the most visible evidence of a problem is unacceptable offerings, the primary problem identified in this audit is not the offerings at all. This is a heart audit with financial ramifications. The picture presented in this audit is of a people whose hearts are far away from God. Hearts remote from God always find ways to give less than the very best, less than God deserves, far less than that which brings honor.

This audit is unable to present a picture of health or strength. The picture is bleak. The people have broken the covenant that God established with them. As a result their hearts have been ravished and left bankrupt. Bankrupt hearts boast of sacrifices and offerings that are an abomination to God.

The most readily identifiable evidence that there is a problem is at the point of the offerings. But let us be clear that the offerings expose a much deeper concern. While none of you have dumped an old frozen bird in the offering plate this morning, while none of you have brought maimed animals as a sacrifice to God, God alone is in the position to measure your gift in light of your heart relationship with him. He knows when we give Him less than our best because our hearts have strayed.

The Problem

The main problem identified in this audit is not one of finances, but faithfulness. The people's hearts have grown cold toward God. They did not care that their gifts were the

leftovers they no longer wanted to be bothered with. They did not care that the offerings they placed on God's altar were really a slap in God's face. Heart's that are not responsive to God refuse to believe that the offering reveals unfaithfulness.

Inexperience

As the Ichthus treasurer, I came to learn that there are several reasons for poor accounting practices. Not only does the audit identify any poor accounting practices but as I found, the audit can very often reveal the reason for the sub-standard outcome. In my case with Ichthus, many of the mistakes the audit revealed could be directly linked to my inexperience. Now I'm sure to embarrass myself here, but I trust that you will treat me with kindness following the sermon. Just one of my mistakes was throwing away the deposit slips. Once I recorded the deposit, I couldn't think of any reason for having those little papers around the office - after all, the statement would verify the deposit and that would be enough. Wrong. The accountant promptly explained, that when it came to bookkeeping, nothing was to be thrown away.

Inexperience is not a reason the people of Malachi's day could claim for the results of their audit. God points out that when he established a covenant relationship with the first priest, Levi, he gave him clear instruction. Levi welcomed God's instruction and was faithful to God. Yes, Levi lived hundreds of years earlier, but the legacy of his life and ministry was well known. It is certain that these priest's understood about a right relationship with God, but they rejected God's plan (Malachi 2.4-9). When the audit was complete, these priests could not claim inexperience or lack of knowledge. Their shabby sacrifices betrayed the true state of their hearts.

When it comes to the offerings that might be brought to this altar, there may be some here who could rightly claim that their inexperience kept them from bringing that perfect offering to God. Imagine that a person is new in the faith, just learning about walking in relationship with God. He or she begins attending worship. A part of worship is placing money in the offering plate, but to the new believer there is no real understanding of the collection. For all they know it is just a matter of paying the church bills, so they put a bill in the offering plate - thankful that they can help out.

Is there a problem with that person's heart? Absolutely not. The problem is that they simply have not yet come to understand that giving an offering is an act of worship in which we acknowledge God as the giver of all that we have. That one has not yet been taught that giving to God is a joyful act that communicates the consecration of our entire lives before the Lord. This person probably has not even heard that a tithe, or ten percent, is a fitting way to honor God for his goodness and grace. Inexperience may be the explain the offerings that some of us have been giving. One reason for this sermon series on giving is to help the inexperienced among us grow in Christian living.

Complacency

Another reason for poor accounting practices is quite simply, complacency. On one occasion that I remember with Ichthus, complacency was a problem. During the actual weekend of the music festival, the treasurer's office is responsible for collecting and counting all the money from ticket sales, food, and t-shirts. We counted the money on the grounds where the festival was taking place. A great advantage to this set up was that we could work and listen to the bands and speakers at the same time. I carefully chose a

room on the second floor of an old dorm in which to count the money; it was the room closest to the stage. The only problem was that there were no screens in the room. We were hard a work: the windows were open, money was neatly piled around the room as we prepared for a deposit, and without any warning a huge wind blew threw the building. Just at that moment, our accountant (who I am still friends with to this day) walked in the room. He was not pleased to see thousands of dollars blowing freely about. As you might guess that scene (and my complacency) was detailed in that year's audit report!

Complacency was not the problem noted on Israel's audit report. But when it comes to our giving patterns, complacency can often be cited as the reason for our imperfect offerings. Very few people set out to become complacent or careless in their relationship with God. But it happens all too frequently. Many of us remember times when we were alive spiritually and growing in our relationship with God. Reading Scripture, prayer, worship, Bible Study were a delight. But over time your zeal for God waned and you found it just as easy to allow God to slip from the center of your life to the periphery.

Spiritual complacency might go unnoticed by those around you for some time, but let a strong wind of temptation blow through your life and the results could be disastrous. Let a gust of disappointment or grief blow through your life, it will then become apparent that you have released yourself from the Comforter. Let a constant summer wind blow across your soul and you will find your life dry and barren. Spiritual complacency leaves one merely going through the outward actions of the spiritual life, without a heart engagement. You can be sure that the act of bringing an offering to worship, will be just that, an act to cover an inward emptiness. Just as there is no joy in the act of giving, God

finds no joy in receiving. If your offering tells the story of complacency, renew your relationship with God - that is His desire - and you can be sure that your giving will be renewed in the process.

Outright Negligence

A third reason for poor accounting practices is outright negligence. I am happy to report that this reason was never cited in the Ichthus audit. But outright negligence is the reason cited in the Malachi audit. When God took account of the lives of his people, when he reviewed their hearts he was confronted with absolute disobedience or outright negligence.

God listed robbery as the number one poor accounting practice that gave evidence to their deceitful hearts. When confronted with their negligence, their disobedience, they respond by saying, "Who? Us? How are we robbing you?" And once again, God points to their pitiful offerings as evidence. They have given far less than a tithe, one tenth. What they have brought hardly counts due to its abject condition. They kept from God what was rightfully His and then acted surprised that the audit report wasn't favorable.

Disobedience with regard to giving is not a problem limited to Malachi's day. It is a problem for many of us here this morning. I can speak directly to this situation, because it has been true in my own life. My parents began walking with the Lord when I was ten. There are no words to describe the change that took place in their lives and in our home. God's transformation of our family is still the most amazing thing I have ever witnessed in my life. One immediate outward change that gave evidence of an inward change in my parent's lives was their weekly offering in worship. With their new life in Christ, Mom

and Dad began a pattern of giving ten percent of their income that they never wavered from. I grew up with that example. Every Sunday morning the offering envelope was on the breakfast table for us to take with us to worship.

Even with that steadfast example in my life, even though I had experienced the fullness of God's love in my life, I made excuses for not giving. Through college and then seminary I reasoned that the little money I made, I needed - of course God would understand. After I graduated from seminary and well into my first appointment, I continued in outright disobedience, giving a very little amount. I still made excuses for my poor giving, but those excuses did less and less to cover my feelings of guilt. God used my guilt to confront me with my disobedience and my lack of trust in Him to care for my needs. When God audited my life, I could not claim inexperience, lack of understanding, or complacency. I was faced with my own disobedience.

I can tell you today that God has changed my heart. No longer do I dread giving. I find it a delight. Out of my disobedience in giving, God has taught me that I can trust him to care for my needs. God has taught me the joy of giving as a tangible dedication of myself to the Lord.

The Promise

When God had completed the audit of Malachi's day, the last word on the audit report was not about the people's bankrupt hearts. The last word was God's promise that their hearts could return to the Lord and as a result their offerings could once again be pleasing to God. It may be today that you have felt the weight of God's audit on your life. You have seen that your heart is not alive toward God and that deadness is reflected in the

kind of offering you have been placing before God in worship. To leave worship without receiving God's offer of a new beginning would be tragic. You are God's special possession. A desire on your part for a new beginning with God is the beginning of transformation in your living and in your giving.

Sermon #5

Giving to the Giver 1 Chronicles 29.9-18

Chuck Swindoll tells a Christmas story about a little girl named, Jeanne Grace. Jeanne Grace's parents had died and she was in the care of her older sister. It was getting close to Christmas, so with a handful of pennies in her pocket, Jeanne Grace went to look for the perfect Christmas gift. As she looked around the store, her eyes fell on a string of blue beads displayed in the store window.

She asked the store owner to show her the beads. Knowing she couldn't possibly have enough money to purchase the necklace, Pete Richards lifted the beads from the case and handed them to her. Right away, Jeanne Grace knew this was the gift that she wanted to purchase. As Pete Richards wrapped the gift, he asked the girl's name. "Jeanne Grace," she replied. He then asked if this gift was for her mother. "No," she explained, "my mother died." So he asked who she would give the string of blue beads. She answered, "My sister, who cares for me."

After the gift was wrapped, she removed a handful of pennies from her pocket and poured them onto the counter. Pete knew that those few pennies would not come close to covering the price of the turquoise necklace. This was a necklace that he had purchased earlier for his own fiancé who had been tragically killed. In that moment, the money really did not matter. Pete handed Jeanne Grace the wrapped package and he took the change. She walked out the door.

The next day an older version of Jeanne Grace entered the store. She demanded to know if the beads had been purchased at the store. Pete indicated it had. She asked how the purchase was made. She knew that her sister did not have enough money for a gift such as this. There would be no way she could pay for it. The sister then asked if the beads were real. Pete Richards indicated that they were. The sister asked again how the purchase was made, surely she couldn't have had enough money. Pete Richards replied, "She had more than enough, she gave everything she had."

King David knew about giving of oneself. He watched the people of Israel give in a way that consecrated their lives to God. David had called for the people to give a special give, not their regular tithes and worship offerings, but an additional gift that exceeded their usual pattern of giving. This would be a special gift to honor God, a gift that would bring him honor and praise throughout the nation.

The people responded with generosity and enthusiasm to David's invitation to give. Their gifts, like Jeanne Grace and Pete Richard's, were gifts given from the heart. These people were willing to sacrifice in order to do something great for God. You catch the enthusiasm David experienced. This passage announces that David was filled with joy. He marveled at the gifts of the people, given freely and willingly (29.9). But even more, David marveled at the greatness of God. He blessed God that in all his majesty (29.10-13) as the owner of all things on earth, he would be pleased to receive the gifts that were now being given back to him. No matter that the earth is the Lord's, God was blessed when the Israelites gave. Their giving honored God in a tangible expression of love.

Know that God is blessed when you give with willingness and joy. God is honored in our tangible expressions of love. The money in those offering plates tell the story of our relationship with God. Those gifts, given with gladness, bless the heart of God. David gave out of his devotion to God and the desire to see a house built for God (29.4). Gifts that honor God are those that are given by people who know God's greatness and goodness in their lives.

The gifts that we give to God, the ultimate Giver, remind me of the gifts that many of you who are parents received from your children just a few days ago. Children's Christmas gifts are really a curious practice. I remember as an elementary school child, each year just after Thanksgiving our teachers would send a note home to parents explaining the upcoming Christmas shopping day at school. Parents were encouraged to send an amount of money so that their child could purchase a gift for his or her parents. Each year my parents would give me money so that I could buy a gift for each of them.

When shopping day came, the PTA arranged all the gifts on tables in the school cafeteria. Table after table displayed the options. Gifts for dads were on one side of the room, gifts for moms were on the other side. What a great feeling! I had money to buy the perfect gift for my parents . . . and surprise them! It was not until I was much older that it ever occurred to me how strange it was that my Mom and Dad were the ones who provided the resources for the purchase of their own gift.

What a strange thing that my parents would give me money so that I could have the pleasure of giving them a gift. All that mattered to me was that I could wrap up a gift for Mom and Dad to open. All that mattered to me was seeing their pleasure as they lifted

the special item from the box. All that mattered to me was that I showed them how much I loved them with a \$3.00 gift.

The most amazing thing of all to me, at this point in my life, is that they were honored to receive that \$3.00 gift. They were pleased with what I had chosen to give them, to purchase for them with their own resources. On top of it all, they acted like it was the best gift in the world. Well, more than act like it was the best gift, it really was for them the best gift in the world. Those \$3.00 gifts were the best, not because it was a measure of my resources. It was the best, because it was a measure of my heart, my love for them.

You as parents know the same practice, giving money to your young children so that they can purchase something for you. As you opened your child's gift, you weren't thinking in a cynical way, "Oh, I deserve this, after all I gave them the money to buy it. Absolutely not! You, also, were looking at their hearts and you saw there their love for you. You were looking in their eyes to recognized the pleasure they received in giving you that gift.

What a picture of our giving to God! God has given us everything that we have. All our resources, our finances, anything that is at our disposal is a gift that comes to us from the hand of our Heavenly Father. In a funny way, we take what God has given to us so that we might give it back to him in the form of offerings and special gifts; in the form of giving ourselves for other people. As we give, you can be sure, that God doesn't say back to us, "You ought to give, after all I'm the one who gave it to you in the first place." Instead, he sees the pleasure in our eyes at being able to give to him and his heart is gladdened because we as his children are acting out of his character. We are loving.

As I think about giving, I have come to the conclusion that we are most like God when our love spills over in acts of giving. The highest demonstration of God's love for us came in the form of a gift. It is the gift that we celebrate this Christmas season, the gift of Jesus. As we recognize that Jesus is the very best gift that we can ever receive, as we come to know the abundance of God's grace and goodness to us in Jesus, as we welcome Jesus into our lives, our best response is to become givers. Becoming a giver is not a calculated response that can be prescribed by some pre-determined formula. Giving is the overflow of love in one's life. When your love for God grows and then overflows giving, will become a delight to you and to God.

King David knew the delight of giving. He invited the entire country of Israel to join him and respond in love with an abundant offering. David watches as people give and he prays back to God, "God, isn't this great! Here we are giving generously to you. But how amazing it is that we are giving you absolutely nothing that you have not first given to us" (29.16).

Doesn't that change how we think about giving, placing our giving in a completely different light? It says to us that when we keep things to ourselves and refuse to give, our hoarding makes us quite unlike God. When we allow God's resources to flow freely through our hands and our checkbooks and wallets, we are becoming more like God. When we give, we bless God and many others who will receive our gifts.

After our Christmas Eve service, I drove to my parent's. I arrived while Mom and Dad were at their late Christmas Eve service. As I waited for them, I flicked on the TV to catch the news. I was out of the room, but a story caught my attention. By the time I

made it into the living room I had missed the name of the city but the reporter told this story: In a small town (I believe in Pennsylvania) there was a nativity displayed in the park. The town official's suspicions were raised when earlier in the week a wrapped gift was found in the center of the nativity scene. Concern that the wrapped package might possibly be a bomb meant that the package was removed with a great deal of care. The gift was unwrapped to reveal a jack-in-the-box. A child's toy.

The people in the village asked around and found that the gift had been given by two little girls who wanted to give Jesus something special for Christmas. The best thing they could think of was a jack-in-the-box! Of course Jesus didn't need the toy, but you can be sure he welcomed their love. He welcomed the heart of a little child who wanted to give.

Immediately following the news report, my parents arrived home from the Christmas Eve Service. Dad relayed an incident that had happened at the close of the worship service. The congregation was milling around, offering Christmas greetings when a three year old girl came to the front of the sanctuary with tears streaming down her face. Without a word, the little girl handed my Dad two dollars. The little girl's mother explained that the offering plate passed by her daughter too quickly and she was upset because she wanted to give the gift to Jesus. She thought she had missed her opportunity.

Dad walked with her to the altar table and she placed her money in the offering plate. She expressed her love for Jesus. Did that two dollars make a difference in the financial standing of the congregation? Not at all. But you can be sure that it gladdened the heart of God and it allowed that little one to express the love that God had given to her.

This is now the fifth sermon on giving, the more time I spend with these passages on giving, the more I have come to see that the gifts we would give are intricately tied to the state of our hearts. I keep circling back to the reality, that when we with overflowing generosity and willingness give our gifts to the Lord we dedicate ourselves anew to God. In the act of giving we are most like God; in the act of giving we bind our hearts more closely to the heart of God.

I can only imagine the pleasure that God receives when his children give to him. Imagine God receiving the same pleasure from your gift as you received when you opened your child's gift to you on Christmas morning. God's heart is gladdened when we turn around from receiving everything in life from him only to give it back to him again.

Sermon #6

Attitude Check

2 Corinthians 9.6-10; Deuteronomy 15.7-10

“Attitude Check!” That was a common phrase during my college years. If someone had an “Attitude,” - in this case an unpleasant attitude - it would not be uncommon that he or she would be called to “check” that attitude and adjust it accordingly. Most often the call for an “Attitude Check” came from a friend, or at least an acquaintance, that was concerned about the individual who appeared less than happy. An “Attitude Check” from a friend was frequently received as an invitation to share why life was getting the individual down. It was an invitation to think through bad feelings or a tough situation with someone who really cared.

As we come to this sermon, I’m calling each of us to an “Attitude Check.” In issuing this call, I am not assuming that we are all sporting bad attitudes in relation to giving, although some of us may be so inclined. I am assuming, though, that there is great value in looking at the attitude God desires for good giving. Once we come to see God’s hope for the giver’s attitude, we are in the position to adjust our attitude accordingly.

Paul writes to the Corinthian Christians about their giving. Yes, he wants them to give in order to reach out in love to brothers and sisters in Christ in Jerusalem. But Paul is not talking about giving at any cost. He is talking about giving willingly and cheerfully. He is talking about giving with an Attitude; an attitude that communicates a radiant joy. The word, *cheerful*, finds its origin in the word, *hilarious*. Make no mistake about it, Paul is

not talking about giving with long faces and reluctant hearts. This is the kind of giving that creates an atmosphere of celebration.

In the Old Testament book of Deuteronomy, the people of God are instructed to give to anyone among them who experiences need. Again, this is not giving solely for the purpose of raising funds. This is not about giving to meet a quota. Moses' instruction for giving calls for the kind of giving that grows out of their very identity as the people of God. Imagine being God's chosen people, inheriting a land that was not your own, and failing to care for anyone who was lacking anything. It would be unthinkable that those who had freely received in abundance would grudgingly measure out the most meager response allowed to relieve another. Hard-hearted, tight-fisted giving is rejected outright. The people of God are called to give with an Attitude, an attitude of abundance that flowed liberally and ungrudgingly.

As the people of God in this day, we too are called to be givers. You can be sure that the attitude of our hearts in relation to giving is at least as important, arguably more important, than the amount any one of us gives. Yet, I suspect that if we were completely honest with one another, if we allowed God to reveal our hearts, we would find the need for an Attitude Check.

I am confident that nearly everyone here this morning could share a first hand experience of cheerful giving. You know the experience of giving from a heart of overflowing love. You have seen another's need and quickly reached for your checkbook in order to meet the need. You have been so captured by God's love, the only fitting

response is to offer a tangible expression of that love before God in thanksgiving and gratitude. You know about giving with an Attitude of cheerfulness.

It is quite probable that you also know about giving with an ATTITUDE, an attitude that needs to be checked. If you have ever found giving to be burdensome . . . If you have ever grumbled about the offering . . . If you have found yourself dreading sermons like this one, on giving - know that you are not alone. Also know that when there is no joy in giving, there is probably a reason. The first step in an Attitude Check is determine the source of the problem.

Wrong Focus

A sure way to create a bad giving attitude is to compare your giving with what you assume others are giving. Remember that God doesn't line us up and rank us against each other. God considers us and relates to us on an individual basis.

On how little you can give. You may find that your attitude toward giving is less than joyful because you feel that what you have to give is too small an amount, so meager that it can't possibly make a difference. If your heart is in agreement with this observation, be encouraged!

There was once a boy who had five small loaves and two small fish. Jesus used this little bit to feed a great crowd. Those who were present had their fill and at the end of the meal twelve baskets of left-overs were collected (John 6.1-12). Your place is to make your resources available to the Lord, trusting him to use it for the accomplishment of his purposes.

You will also remember the account of the widow who entered the temple. She placed two very small copper coins in the treasury. As she gave, she was surrounded by those who were rich, most certainly people who gave substantially more than she, but the eyes of the Lord fell upon her. He noticed her, not due to the size of her gift. His attention was captured by the greatness of her heart. Her devotion caused her to give everything she had (Luke 21.1-2).

On how little you suppose others are giving. A certain way to dampen your joy in giving is to adopt the attitude that others should be giving more than they are. While it may be true that others have room to grow in their giving, that is of no concern to you. When you make it your concern to begin assessing the amounts you suppose others should be giving, the only sure thing that will happen is that your own self-righteous attitude will steal any joy that you might possibly find in the act of giving.

Not only does this type of comparison create an ATTITUDE, but that attitude damages the fellowship in the Body of Christ. In one of the other churches I have served we were preparing for our traditional Fall stewardship emphasis. On one of those Sundays an insert was placed in the bulletin. The insert consisted of an ascending staircase. Each step was marked with a monetary amount that represented the average per week giving of the church. On top of each step was the number of households giving at that particular level. On the reverse side of the insert was a chart to help each family identify what percent of their income was dedicated to the Lord through the local Church.

After the worship service a young couple in their early thirties waited until everyone else had gone home to talk with me. I could see anger written all over their face.

Without a doubt, they needed an Attitude Check, but I could not imagine what the problem might be. The problem was quite simply the bulletin insert. They had discovered that they were almost the top givers in the church. They were angry because they knew that their income couldn't possibly match the income of many of the well established families in the community. They were angry because they were depended upon to carry so much of the financial responsibility, while they were often not given as much respect as they would have liked in decision making.

In that brief conversation, their anger snowballed to the point they were convinced that they could no longer worship in that particular congregation. Before they left, I asked them to consider why they gave so generously. I also asked them to make any decision about where they would worship based on their relationship with God and what was pleasing to God. They decided to stay in the congregation, but it took a long time for their anger to subside. It took an even longer time for them to enjoy the fellowship of the others in the congregation.

If you have been trapped by a wrong focus on how little others are giving, you know how quickly a cheerful attitude about giving can evaporate.

Poor Theology

A misperception of God may also be the source of joyless giving. Some people think of God as a heavenly score keeper. On one side of the score card, God lists all the points you have received for doing good things. On the other side of the score card, God lists the demerits you have earned for less than perfect behavior. Those who have the slightest inkling that this might describe God, live in fear that they will not have enough good

points to cover their demerits at the end of life. And of course, entrance into heaven is based on having enough good points being a good enough person.

When one lives with this tormented understanding of God, giving is a way to work harder. Giving provides those much needed “extra-credit” points that will offset the demerits. According to this way of thinking, giving is a burden. But hopefully it is a burden well-borne for the eventual payoff in the end.

You may think I have painted quite a silly picture of God as a score keeper. But don’t dismiss this so quickly, while you might chuckle and say, “I would never think that,” it could very well be that a tiny element of this reasoning has crept into your thinking and like a weed it is taking over more of your attitude than you realize. We live in a society that reminds us daily that we only get that which we deserve. We’ve been told since childhood that if our lives are going to amount to anything it is up to us to make it happen. It is not so far off to imagine that if God is going to accept us, we have to prove our worth.

When it comes to this kind of thinking and the resulting attitude toward giving, we need to hear again the words from St. Paul found in Ephesians 2.8-9. Never can we hear enough that God’s goodness in our lives comes as an absolutely free gift, that could never be earned. When that good news settles its way into our souls, you can be sure that your giving will be a joyful response.

Inferior Motives

Giving out of a sense of duty or guilt, giving to meet the expectations of others robs the giver of joy. One cannot give with an abundance of joy when they are pressured to

give. I have heard employees of certain companies talk about their experience of feeling the pressure to join the other employees in giving an amount from each paycheck to charitable work in the community.

Even when there is a desire to give, if that desire is eclipse by external pressure any pleasure in the act of giving is diminished. Genuine Christian giving originates in the hearts of those who have come to know the abundance of God's goodness. As a result of that experience, gratitude takes the shape of giving. This kind of authentic response to God cannot be demanded. When it is demanded, joy in giving is depleted.

With an Attitude Check, not only comes the need to identify the source of the bad attitude, but there is also the need to find ways to move toward a healthy attitude. An increased cheerful attitude in giving is not magically manufactured, rather it is cultivated in relationship with God.

Count Your Blessings

One of my favorite summer campmeeting songs is "Count Your Blessings." I like the hymn because of its cheerful tempo. But its the words that really give one's heart a lift. If you take time to count your many blessings and honestly look at all the good things in your life, a smile and a lightened heart is the result.

When it comes to improving one's giving attitude, there's no better place to start than counting your blessings. Especially focus on those things in your life that you have done nothing at all to receive, sheer gifts that have been bestowed upon you. Give thanks for those things that seem most mundane and seemingly trivial. Give thanks for the most

precious people and relationships in your life. Give thanks for the supreme gift of relationship with God. Review the list of blessings often and remember the Giver (James 1.17). Nurture your gratitude for those blessings and for God's provision in your life. Plant seeds of gratitude in your heart. Watering them with constant reminders of God's goodness to you and warm them with increasing thankfulness.

Giving intentional attention to your blessings will move you toward an attitude of cheerful giving.

Willfully Choose to Give

Not every action in the Christian life has to be precipitated by an overflow of great feeling. You do not have to wait until you are overwhelmed with joy and cheerfulness to give. If you recognize God's blessings in your life and you want to acknowledge those blessings with a quiet attitude of thankfulness, start giving. You can be sure that if you begin giving with the desire for a cheerful attitude, God will know your heart and help you to move in a joyful direction. Take a step of faith. Ask God to fill your giving with his joy and trust him to fill you with a beautiful new attitude.

Grow in Your Relationship with God

When you share in relationship with another person, you want to give to that individual. The more closely you grow in relationship the more you want to give. The same is true of our relationship with God. The best approach to developing a more joyful giving attitude is simply to grow in one's relationship with God. As you devote yourself to learning more about God and becoming more like God through the study of His word, through prayer, through worship, through Christian fellowship you will find that one of

the points of increased joy in your life will be in giving. God delights in giving good gifts to his children, as you welcome God into your life you, too, will come to know the joy of giving.

Know that Cheerful Giving Blesses God

One of the greatest pleasures in life is pleasing those whom we love. It is a special delight to know that our giving blesses God. When King David was praying a prayer of thanksgiving for the great offering that had been given for the building of the temple, he exclaimed, “You examine our hearts and rejoice when you find integrity there” (1 Chronicles 29:17 NLB). Just imagine God’s delight when he finds us giving with cheerfulness out of the overflow of a thankful heart.

Sermon #7**Some Considerations Before the Plate is Passed
1 Corinthians 15.50 - 16.1-13**

Paul's first letter to the Corinthians reaches its peak in Chapter 15. Here he lifts our eyes to hope beyond the grave. He proclaims that because Jesus was raised from death to life, we shall also be raised with imperishable bodies. He announces that death has been conquered; dethroned: " 'Death has been swallowed up in victory.' 'Where, O death, is your victory? Where, O death, is your sting?'"

On that high note of triumph, Paul could have shouted, "Amen!", signed the letter, and sent it off to the Corinthian Christians. But that's not the end of the letter. Paul continues, "Now about the offering . . ." As we read this passage, we begin to fly along with Paul at resurrection altitudes, then without warning we hit the offering or collection air pocket. The immediate drop in altitude jolts us back to the practicalities of our Christian lives. Without as much as a moment to catch our breath, we go from the highest affirmation of faith to talking about something so mundane as the offering.

It occurs to me, that as people who have glimpsed resurrection life and know that hope of eternity, if that greatness doesn't work its way out in a practical sense in our lives then it means nothing. When our faith fails to touch the corners of our lives, including our pockets and purses, our faith merely becomes a heady philosophy or something that doesn't have tangible results in our lives. We can talk all we want about the resurrection, but if it is not being lived out in something as concrete as an offering then it doesn't mean

very much to us. Our offering, our gifts flow directly out of the very best of our relationship with God.

This is the sixth sermon in the series of eight on giving. Up until this point, as we have been thinking about our giving, we have been talking about the motivation for giving - we've been examining our hearts, we've been taking a close look at what prompts us to give and why. However, we have not thought so much about the practicalities of giving. We haven't thought about the nuts and bolts issues that come into play when we think about giving our offerings to the Lord. This passage helps with that. This passage helps us to think through the specifics of giving we need to consider in preparation for the offering.

We have talked about "Why we give." Today we are going to get practical considerations involved with giving. As Paul would say: "Now about the offering . . ." translate that "Before the plate is passed . . . before the moment the offering is received. there are a few things to consider, to think about, and focus on."

Universal Practice

Paul is holding up giving, in this case for the struggling saints of the Jerusalem church, not as something for only a few churches do. But it is a universal principle. Wherever Paul went, he was teaching people to give to others who were in need. Paul was helping churches think about giving, plan for giving, and actually become involved in sending gifts to those in need.

This is Good News: Paul wasn't showing partiality or being choosy. He wasn't just saying to the wealthy churches, "Because you are wealthy, you need to give." He wasn't

saying to the well-established churches, “Because you are well-established, you are now prepared to give.” He wasn’t saying to those who had known Christ for a longer time, “You are more mature, so you are now ready to give.” To the youngest converts and to those who knew Christ the longest, Paul was saying, “It is our very nature to give and I want everyone to be a part of this life.”

The first thing we see in this passage is that we are not off the hook in terms of giving. By our belonging to Christ, by being people who have received resurrection life we are included among those who receive instruction to give.

Give Regularly

Paul instructs the Corinthians to give regularly by setting aside a certain amount each week for the offering. Paul’s instruction is to set aside money weekly follows the pattern the culture. These folks would have been paid daily for the task or job completed. This pattern differs from our pay as we receive a check weekly, bi-weekly or even once a month.

As a way to help them stay on track and remain thoughtful about their giving Paul instructs the Corinthians to “plan ahead so that every week you set aside a certain amount for this offering.” When we consider our giving, even though the particulars of how we are paid has changed since the writing of this letter, the principle is still right. Give regularly.

We know that some of us find it works well to give monthly. Some farmers in the first church I served gave once a year. I don’t read “give weekly” as a set in stone prescription. Paul’s concern is that we give according to a regular pattern. There will be

many of us who give weekly, some who give every other week, and some who give monthly - establish a pattern and stick with it. The important thing is that giving is a regularly part of the rhythm of our lives.

When I give my offering on Sundays it is an important time of worship for me. Each week it is a tangible way to say “thank you” to God for his many blessings in my life. It is a tangible way in which I can dedicate my entire life to God. I fully understand those who choose to give monthly as that pattern reflects the reality of your life, but on a personal note I have found significance in placing myself before God in a weekly offering. Whatever your pattern, choose it thoughtfully and plan for it regularly.

Personal & Planned

Giving is personal. Everyone is included. Not only is it true that all churches received instruction for giving, all the individuals within the church are included as well. Paul included all of the people in all of the churches. He said to each one, every individual person needs to plan for giving. No one is left out.

I’m reminded of the story of the little boy who was going to Sunday School. His Mom gave him two nickels. She explained that one of the nickels was for God, that would go in the Sunday School offering. The other nickel was for him. He is off on his way to church with the coins tightly clutched in his hand. As he walks along, one of the nickles escapes from his hand, drops to the sidewalk and rolls into a drain. He immediately feels badly that it was God’s nickel that rolled away.

Recognizing that we all have something personal at stake in our giving, I wonder how often it is that God’s nickel slips away in our lives - while we keep our own. Most people

have something they can offer in a financial way. As people who have enough to care for our needs, we often get hung up at the point of discretionary spending. Discretionary spending is that portion of our income that is devoted to our hobbies, interests, and pleasure. Some people call this their “fun money.” As our discretionary spending increases, the amount that is available to share with others is reduced - often dramatically.

The point of tension for many of us is deciding to reduce our discretionary spending in order to free up resources to give away. This internal point of conflict that occurs on a personal level for many of us must be worked through prayerfully. This brings us back again to the personal nature of giving. I can't tell you how to establish your giving patterns nor can you for me. Rather, each in our own spiritual lives must face that conflict and figure out what I will keep for myself and what will I allow to be released to bless God and those in need.

Proportionate

Proportionate giving, means that we give according to what they have received. We are never expected to give what we don't have. Proportionate giving takes into account how much we received and then prayerfully considering what amount could be given that will accurately reflect the blessings of our lives.

Christians who are thoughtful about giving, give great consideration to the amount they will give in relation to the amount they have received. We have already noted that the Old Testament practice of giving was that of a tithe or ten percent of one's resources. A flat ten percent formula is a good starting point. However, I believe you will find that a

formula approach to giving, does not capture the heart response to God that you will want to communicate.

In the New Testament, tithing is mentioned only eight times. Those eight times are a stated as a matter of practice within the Jewish tradition. The New Testament does not issue tithing as a instruction for living faithfully in God's kingdom. You may hear that news and think, "Great, I'm are off the hook. I really don't have to give the tithe, after all there is no law telling me I have to."

The very clear reality exists that Jesus doesn't give us a formula telling us how much we are supposed to give. But rather than making giving simpler for the disciple, it becomes more challenging. We are called back to considering the attitude of our hearts.

A ten percent formula sets a great stage for feelings of self-righteousness. This was the problem with Pharisees who gave tithe and then patted themselves on the back for doing the what they were supposed to do. Jesus makes it much harder. He makes it impossible for us to ever pat ourselves for meeting the demands of a formula. Instead he puts our giving in the context of our relationship with him.

There are images in the New Testament that may make many of us uncomfortable. Remember the story of the poor widow? She gave everything she had. She went to the temple with others who had gathered. There were wealthy people there tossing great amounts of money into the offering. She came nearly empty handed and dropped in two copper coins - amounting to hardly anything at all. But when Jesus saw her action, he called his disciples over and said, "Look at that woman, those others gave out of their

wealth . . . they never even felt the fact that they gave. But this woman has given everything that she had.”

Another New Testament picture of giving is found in the book of Acts. On Pentecost the Holy Spirit descended on the believers. The living presence of God among them changed how these individuals lived. For one thing, their attitude toward possessions shifted dramatically. They refused to claim anything for themselves and freely made their resources available to others in need. Everything they had was available to be shared.

Considering the poor widow and the believer’s following Pentecost, I have to say that giving ten percent looks rather meager. The alternative to relying on a formula of giving ten percent, for the New Testament, means cultivating a heart response to God that puts all of our resources at God’s disposal. We are now free to give because God has so freely given of himself to us.

The biblical witness begins with giving a minimum of a tithe or one tenth of one’s resources; it progresses from that minimum to include the availability of all our resources. With that spectrum of ten to one hundred percent, it is still left to each individual believer to determine the actual amount that will be placed in the offering plate. Let me offer these questions to you as a guide for prayerfully determining that amount: “How much do I need to give of my personal resources in order to remember from moment to moment that God was the original Giver?” “How much do I need to give to remember that everything in my life comes from God in the first place?” “How much do I need to give to insure that money and possessions will not claim or rival God’s

rightful place in my life?” “How much do I need to give in order to communicate that I am trusting God to meet the ongoing needs of my life?”

Unpressured Response

Paul concludes his comments on giving with a final instruction. He says, “Plan now to give so that you don’t have to take the offering when I come.” This instruction was more than just saying to plan ahead; it was instruction to insure that the giving would not be pressured or coerced. Giving should never be a matter of coerced compliance. Giving that honors God is done freely and willingly, not as a result of human compulsion. In order to prevent any possibility of coercion, Paul simply encourages the Corinthians to make immediate provisions for their giving, so that when he arrives it will be a matter of pulling the resources together for delivery.

Through the course of the sermon series it has been my goal to think with you about giving from a biblical perspective. My approach has been to announce God’s direction for giving as given to us in Scripture and then to trust the Holy Spirit to work within each of our hearts to move us to a faithful response. An offering wrung from the congregation by the pastor or anyone else is not an offering that reflects the free, joyful giving that we have come to understand as God’s desire.

Conclusion

Stephanie is a mother who tells about taking her son, Jason, to lunch at his favorite pizza parlor. She explains their weekly pizza ritual. Stephanie would order two large slices of pizza for Jason and a small salad for herself (noting that she is a perpetual

dieter). But because Jason could never manage to eat more than one slice, she always ended up eating the second piece.

One day at lunch, Jason devoured the first slice of pizza and then attacked the second with gusto. Jason exclaimed: "Mom, this is the BEST pizza!" As Stephanie inhaled the tempting aroma of sausage and cheese, she replied, "I know, it sure smells delicious." Suddenly Jason stopped eating mid-slice and put the pizza on his plate, saying, "Mom, I'm full." Stephanie soon reached for the half eaten slice and enjoyed it with the rest of her salad.

As Stephanie and Jason walked to the car, Jason put his arm around his mother and said, "You know, Mom, I could've eaten the whole thing, but I wanted you to have some."

God, we could have taken it all for ourselves, but we wanted to share it. We wanted you to have some that you might know our hearts. We wanted others to have some so that their lives might be blessed. We wanted to make sure that what we claimed for ourselves would not reinforce our own selfishness.

Sermon #8

Catching a Thief

Matthew 6.19-21, 24; 1 Timothy 6.6-10

“First. Best. Live.”

We hear those words daily. Those three words form the slogan of TV 8 News. TV 8 claims that they deliver the most up-to-date news, with the best reporting, and live transmission of breaking stories. As good as they are at their job, I have to tell you that the TV 8 news team has repeatedly overlooked a story that is as old as humanity yet as new as this morning's sunrise. There is a thief in town. There is a thief on the loose right here in this community and no one, including TV 8 news, is talking. This could very well be the biggest story to hit West Michigan. The media has ignored repeated tips. The community is generally ignorant of the danger. And the church has grown complacent in the face of this threat.

Everyone is a Potential Victim

There is a thief in town and you need to know: Everyone is a potential victim. This thief is not selective. You are at risk, even as you sit here this morning. Unlike many thieves, this one is not staking out specific individuals or homes with a certain assets or belongings. The thief is not choosy, looking merely for jewels and gems, electronics and guns, or money and collectibles. You can be sure there is something in your life the thief will find valuable and want to claim for himself.

Earlier this week I went to get my hair cut. As the stylist was snipping and trimming she told me about a thief that entered every store in the plaza the previous week. The

break-in happened at night after the stores had closed. No one was threatened or injured. The curious thing for the store managers was what was taken and what was left behind. The only thing taken was the relatively small amounts of money each store had left in their cash registers. Valuable merchandise was completely ignored: computers, televisions, VCRs, shelves of merchandise. The items of value were left in favor of mere pocket change by comparison. The thieves in this case were selective. The damage was minimal. The losses were not devastating.

We could only wish that all thieves were as kind. The thief that threatens us today does not selectively choose targets to rob or items to take. When it comes to this thief, everyone is at risk. The thief lays to claim to that of importance in your life. The person most in danger is the one who dismisses him or herself from risk; the one who determines he or she is exempt from the threat.

There is a thief in town. You need to know that everyone is a potential victim.

The Thief Masquerades as a Friend

There is a thief in town. But you need to know that this thief masquerades as a friend. For many of us, the thief has already become a friend, winning our confidence and trust. Other family members and friends have introduced us to the thief. Unwittingly, we have received the thief as a welcome guest. After all, people we trust have recommended this one to us. Why wouldn't we open our lives to one that is trusted by the people closest to us? It would be absurd to turn away one who had become so important in the lives of our dearest friends.

Last Fall my family's cottage was vandalized. The furniture was turned upside down and tossed around. The contents of every cupboard were strewn through the house. Boxes of food were opened and dumped. Mustard and catsup were used to squirt messages on windows and walls. We were amazed to find that no physical property had been stolen. However the invasion and destruction claimed our sense of security and safety.

The police investigation identified the point of entry. A window. A window that we inadvertently left unlocked. Our oversight invited destruction. Our lack of attention aided the vandal's entry. Perhaps the eight middle school vandals would have eventually found a way in, but given our carelessness their entrance was obstacle free.

Tragically, the thief that I warn you of today rarely has to consider climbing through a window. We have left the front door wide open. In fact, many of us have established such a comfortable friendship with the thief that we have already given him a key. The thief's great personality and seeming ability to bring happiness into our lives has left us blinded to the thief's darker side. If I were to tell you the thief's name you might laugh at me and ask me to stop talking so foolishly. You might even be offended that I would warn you of someone who has become such a good friend. But beware, this friend will ultimately betray you and leave you bankrupt.

Because the thief has free access, you can be sure he knows where to find your most valued treasures. He has the uncanny ability to located your valuables. The thief is able to get his hands on those precious belongings that have been tucked away in storage for a long time. He even knows how to uncover the family heirlooms that link your life with

the lives of those who have gone before. While you may even ignore the presence of these things in your life from day-to-day, somehow you know if they were taken you would suffer irreparable loss. Since you don't take stock of your treasures on a daily basis and since there would be no sign of a forced entry, even as you sit here this morning the strong possibility exists that the thief has begun his work.

There is a thief in town and you need to know that this thief masquerades as a friend.

The Mode of Operation is Strategically Deceptive

There is a thief in town, possibly in your home, and you need to know that his mode of operation is strategically deceptive. Not only does this thief rob you with a smile on his face and the key to your home in his hand, he fools you in a way that no ordinary thief could ever achieve. Most thieves take what they want and flee, leaving an empty spot where the once cherished possession occupied space in your life. Rather than leaving an empty space that would alert you that you had been robbed, the thief simply takes what he wants and leaves a counterfeit in its place. Your treasure disappears, only you don't miss it, at least not right away.

The reason you don't miss your treasures is again related to the thief's ingenuity. Rather than taking all your valuables in one massive raid, the thief exerts great patience. After all, there is no hurry. You and the thief are friends, and he's banking on the fact that you will be for life. The thief's work unfolds slowly. He waits for opportune moments when you are distracted. It is then that he slips away with your authentic treasure, leaving only a dime store trinket in its place.

In some small measure you have watched this phenomenon at the county fair. A small child's eyes gleam with excitement as she approaches the "duck pond." The plastic ducks with numbers printed on the underside are lifted out to reveal the prize. At the "duck pond" there are no losers. With every duck there is a prize, but rarely does one win the huge, plush stuffed animals filling the display. More often the prize is a little plastic ring or necklace. The little girl is happy to have a prize and convinces herself that the consolation prize is not too disappointing, if she had won that giant prize how would she carry it and have any amount of fun for the rest of the day. It would be a burden.

Not only does the thief slowly replace your valuables with trinkets, if you become aware of the change, your friend (the thief) quite remarkably is able to convince you that value of what you have given up isn't nearly as great as these new possessions which line the walls of your life. You are persuaded and eagerly agree that these gaudy replacements are more appealing. After all, a friend wouldn't deceive you.

The thief continues to feed your desire for life's trinkets while emptying your heart of its most valuable possessions. Contentment, trust, peace, and confidence have been replaced with worry, doubt, uncertainty and fear. From this bankrupt condition, you are no longer able to remember your once beautiful home.

"First. Best. Live."

TV 8 News has missed the story. As a result, they aid the thief's work. They are unable or unwilling to issue the appropriate warnings. However, we are not left without protection. While the media has ignored the story, a message of warning reaches us this morning from the heart of God. Whether we are prepared for this or not, we learn the

thief's name. Actually the thief has many names but those he most hates for us to learn of are these: Greed, Love of Money, Covetousness. Known by these names this monster is unveiled for what he actually is: an ugly thief. Any pretense of friendship falls away when we see the pain, the anguish, the danger he has brought into countless number of lives.

Catching the Thief

As you may already guess from what I have shared with you to this point, catching the thief is far from easy. The thief's craftiness and ability to deceive repeatedly blinds us to the danger he presents. Yet another of the thief's tricks is to allow us to see the devastation he has brought in other's lives while clouding his work in our own lives.

We are aware of other people who are daily burdened by the thief. It is easy to identify those who are never happy with what they have, who are always comparing their trinkets to other people's trinkets, who work hard for more and more money, who hold so tightly to their possessions that giving is painful. It is not difficult to spot those who bow before a larger paycheck while failing to pray with their children, those who have lost the treasure of fulfilling relationships, those who rank their value as a human being with the rise and fall of the stock market. For each individual, the thief has at least a hundred ways to whittle away at the values of life. Being an expert at detecting the work of the thief in another's life does nothing to insure the ability to identify the thief in one's own life.

One test, when honestly employed will reveal the extend of the thief's activity in our lives. The Contentment Test is an ancient, yet still relevant . . . and it is simple to

administer. Ask yourself a series of questions, and be prepared to mull them over for a number of days before rushing to an answer: “Am I content with the circumstances of my life?” “Am I confident in God to meet my needs?” “Do I freely and gladly share my possessions with others?” “Am I aware of the things, the relationships, the goals, the dreams, the activities that inch God out of my life?” “Am I willing to give those things up in order to receive God’s treasure for my life?”

If you will honestly ask yourself these questions, you will begin to uncover the thief’s level of activity in your life. Even after you recognize the thief’s presence in your life, it is often difficult to catch him. His presence has fooled you for so long you are just not sure you can give up the friendship. Even though his presence has been harmful, to reclaim the key to your life would mean giving up what has grown to be comfortable.

First. Best. Live. This is a motto that will assist you in catching the thief and evicting him permanently from your life.

When Jesus is First in your life, nothing will rival your relationship with God. When Jesus is First in your life, He becomes the Best treasure you could ever hope for. When Jesus is First in your life, he will be the door of your life, refusing entrance to thieves and robbers so that you might be fully Alive.

Jesus: First, Best, Alive. Refuse to settle for the thief’s counterfeits.

Appendix F

Scores by Item Observation

Stewardship Items**		O ₁ (N=53)		Measurements O ₂ (N=42)		O ₃ (N=53)	
		Mean	SD	Mean	SD	Mean	SD
Stewardship Scale		97.58	10.19	99.28	9.65	101.08	10.47
5	I give of my financial resources because I want to help others.	4.30	.67	4.05	.85	4.40	.72
6	Giving of my financial resources is an expression of my love for God.	4.37	.77	4.36	.66	4.47	.70
7	The offering is a meaningful part of the Sunday worship service.	4.21	.77	4.24	.70	4.30	.75
*	I do not give as much as I could because others will give if						
8	there is a need.	4.26	1.0	4.48	.80	4.30	.85
9	I give of my financial resources out of gratitude to God.	4.40	.66	4.29	.74	4.38	.71
*	Those who give more money to the church should have more						
10	influence when decisions are being made.	4.49	.78	4.41	.91	4.55	.72
11	Giving of my financial resources shows my trust in God to						
	care for my needs.	3.96	1.14	3.98	1.09	4.17	.83
12	How much money I give depends on my personal expenses.						
		2.60	1.34	3.02	1.35	3.02	1.37
13	Giving of my financial resources brings me satisfaction	4.0	.98	4.02	.92	4.17	.78
14	I would like to enjoy giving more than I do.	1.94	.91	2.3	1.12	2.47	1.03
*	When I give more in the Sunday offering than I usually do, I						
15	would like to be thanked.	4.60	.63	4.69	.75	4.60	.69
*	Financial giving is a burden.	4.21	.95	4.31	.98	4.32	.89
16							
17	Teaching and preaching by the pastor on financial giving is						
	important to our congregation's well-being.	3.62	1.02	4.02	.81	4.00	.83
18	I enjoy giving of my financial resources.	4.11	.99	4.10	.91	4.32	.64
19	If I do not give, I feel guilty.	2.21	1.21	1.95	1.04	2.19	1.06
*	I have earned my money and I may choose not to give.	3.77	1.28	3.79	1.32	3.98	1.14
20							
21	When I give of my financial resources, I feel like I am giving a						
	part of myself to God.	4.0	1.09	4.26	.77	4.06	.99
*	Financial giving should not be discussed in the church.	3.81	1.23	4.21	.90	4.23	.99
22							
23	I sometimes give even when I had other plans for the money.	3.65	1.06	3.38	1.13	3.42	1.10
*	Financial giving is a way to gain respect.	4.48	.83	4.55	.67	4.40	.84
24							
25	My financial giving pleases God.	4.04	.93	3.81	1.01	3.98	.97
26	I give whatever money I have on hand when I attend a worship						
	service.	4.08	1.03	4.12	1.23	4.23	1.02
27	I give willingly of my financial resources.	4.40	.79	4.12	.99	4.34	.71
28	The amount I give is the top priority in my budget.	3.25	1.21	3.29	1.20	3.43	1.08
29	The primary reason to give is to pay the church bills.	3.23	1.27	3.48	1.30	2.93	1.25

*These negatively worded items were reverse scored.

** F=5.43; $p \leq .01$.

Sermon Items		Measurements					
		O ₁	O ₂		O ₃		
Mean	SD	Mean	SD	Mean	SD		
Use of Illustration Scale (N=41)				16.80	2.05	17.00	2.01
33	The stories in the sermon helped me to understand the Bible better.	4.12	.74	4.26	.65		
34	The sermons on financial giving touched my feelings and emotions.	3.93	.87	3.89	.78		
38	The stories in the sermon made the sermon more meaningful.	4.19	.59	4.23	.73		
41	I would prefer a sermon without stories or illustrations.	4.54	.71	4.39	.95		
Conversational Style Scale (N=39)				24.85	3.55	25.69	3.17
39	I felt like the preacher was talking with me.	3.83	.85	3.69	.92		
42	At points the sermon made me smile, laugh, or chuckle.	4.10	1.20	4.38	.63		
43	The sermons on giving communicated that the preacher cares about my life.	4.02	.96	4.12	.86		
48	The preacher had strong eye contact.	4.18	.84	4.42	.72		
49	I wish the preacher would stand behind the pulpit to deliver the sermon.	4.21	1.03	4.15	1.13		
50	I was able to follow the logic of the sermon.	4.41	.50	4.52	.51		
Life Application Scale (N=39)				20.28	2.68	20.64	2.86
32	After I heard the sermon, I thought, "I can do that!"	3.90	.74	3.87	.76		
44	I understood how I could act on the sermon in my personal life.	3.90	1.03	4.08	.69		
46	It is helpful to have sermons on financial giving not directly connected with raising funds for the budget.	4.22	.76	4.23	.74		
51	I have gained new insights as a result of hearing the sermons on giving.	3.98	.83	3.96	.84		
Positive Emotional Appeal Scale (N=41)				28.10	3.65	28.85	3.91
31	The sermons in this series on giving were encouraging.	4.24	.70	4.21	.69		
35	The sermons were pleasurable to hear.	4.00	1.06	4.08	.87		
36	The preacher seemed hesitant to preach on giving and money.	3.71	1.03	3.94	.99		
37	I tended to feel discouraged after hearing the sermons on financial giving.	3.69	1.07	3.96	1.01		
40	At times, I felt the preacher's sermon and her life were not entirely consistent.	4.05	.97	4.08	.68		
47	God spoke to me through the sermons on financial giving.	3.76	.89	3.69	.85		
52	I'm glad that I heard the sermons on financial giving.	4.14	.78	4.10	.85		

Analysis of Stewardship Responses

In a line-by-line analysis of the stewardship scale, the following items indicate an increased positive response with each measurement: 7, 11, 13, 18, 26, and 28. Items 16, 20, and 22 have been reversed scored. With this scoring in mind, these items also indicate an increased positive response with each measurement.

Another group of items show an increase from the pre- to the post-test with a lower score on the mid-test. This group includes items 5, 6, and 10. Before reflecting on the possible meaning of the mid-score dip, I note that the lower mid-score might simply reflect the reduced number of subject responses for the mid-point questionnaire (N=42 / N=53).

Item 5 reads, "I give of my financial resources because I want to help others." The focus of the early sermons was giving to God as an act of worship. Sermons six and seven dealt more directly with giving to help others. The order of the sermon and their respective themes may account for the mid-score dip; at the mid-test respondents would have been thinking about the worship aspect of giving. The reference point for giving was God, rather than others.

Item 6 reads, "Giving of my financial resources is an expression of my love for God." The mid-score dip is .01, leading me to conclude the result reflects sample size.

Item 10 reads, "Those who give more money in the church should have more influence when decisions are being made." This reverse scored item shows the pre- and post-test responses in strong agreement that those who give more money should *not* have more influence in decision making (4.49 and 4.55 on the scale of 1 – 5). The standard

deviation reduces from .78 to .72 from the pre- to the post-test, indicating greater unanimity of opinion. The mid-score of 4.41 and standard deviation of .91, if not attributable to sample size, is baffling. In a rather strange manner this mid-test dip might find some relationship with the sermons. The emphasis in the sermons to this point was on giving as an expression of relationship with God. Those who have experienced the abundance of God's grace cannot help but give abundantly. Now if those who give more are indeed experiencing God's grace in their lives, these would be the very ones others would want to influence decision making in the church.

Question 29 shows a positive move away from viewing giving as a way to pay bills. The change score from the pre- to the post test is .30. The scores from the pre- to the post-test change as one would expect with the sermon focus; however the mid-test score registers as the least favorable score of the three at 3.48. If not impacted by the smaller sample size, I can offer no additional explanation for this unexpected mid-point score.

Questions 8, 21, and 17 show an increase from the pre- to the post-test, yet the mid-test registers a higher score than the post-test. In the case of question 17, I attribute the .02 difference from the mid- to the post-test to the smaller sample size.

Item 8 reads, "I do not give as much as I could because others will give if there is a need." This item has been reverse scored. Overall the subjects report that their giving is not related to what others will or will not give. This response is stronger from the pre-test score of 4.26 (SD 1.0) to the post-test score of 4.30 (SD .85). Not only is this a stronger score, but the smaller standard deviation indicates greater convergence of opinion. The even stronger mid-test score (4.48) with its smaller standard deviation, again may reflect

the smaller sample size. It may also reflect the hearts of those who have been hearing sermons on giving as an act of worship. The sermons have focused intentionally on the giver's relationship with God as the source and reason for giving. Perhaps the subjects have come to see this as growing more true in their lives and as a result more strongly override the possibility of knowing others will give in the event of a need. By the end of the sermon series, this strong response may have moderated somewhat. While the post-test score still indicates a stronger response, there may be more objectivity or honesty in the reporting.

The same dynamic may appear in 21 as explained for 17: "When I give of my financial resources, I feel like I am giving a part of myself to God." The initial increase reflects the content of the early sermons and the sermon's impact on the subjects. The score, while still higher at the post-test, moderates. The final three sermons are not so intently focused on financial giving as a way to indicate the giving of one's self to God as were the first five sermons.

Another group of responses are those that score more negatively on the post-test than the pre-test. Questions 12 ("How much money I give depends on my personal expenses") and 14 (I would like to enjoy giving more than I do") follow the same pattern of increasing the negative response over each of the three measures. I believe that the negative response is in fact a more honest appraisal. As a result of hearing the sermons, the respondents understand their experience of giving in a new light and report it more accurately.

Questions 25 (“My financial giving pleases God”) and 27 (“I give willingly of my financial resources”) show an increased negative response from the pre- to the post-test; however, the mid-score is the lowest of all three. Again, the early sermons’ focus on giving in relationship with God and giving from the overflow of one’s heart would come as a challenge to measure if indeed one’s giving pleased God (25) and if one is giving willingly. The mid-score quite possibly reflects the honesty of those who have made assumptions about their giving, but revised that assumption in light of the sermons. The favorable movement in the scores at the post-test may either mean that the respondents have drifted back toward previously held assumptions or they have changed their giving patterns in a way that allows them to honestly rank their responses higher for these two questions.

The change in scores for question 9 also present the possibility that in light of the sermons, the respondents have come to a more informed and thus honest appraisal of the level of gratitude exhibited by their giving. On the scale of 1 to 5 the pre-test score for giving out of gratitude to God was 4.40, this dipped to a low of 4.29 at the mid-point and rose to 4.38 at the post-test. The drop at the mid-point might reflect a response to the early sermons that portrayed how gratitude impacts giving as respondents note a discrepancy between the biblical portrait of giving and their own experience of giving. Noting the subject’s increase in giving, the increased score on the post-test, while not at the pre-test level, may reflect the subject’s growth in regard to giving and gratitude.

Questions 15, 19, and 24 show only slight moderation in scores over the three measures, indicating that people’s desire to be thanked (reverse scored), their feelings of

guilt, and giving as a way to gain respect (reverse scored) remain constant over the sermon series.

The reduction in the score on question 23 (“I sometimes give even when I had other plans for the money”) is somewhat surprising. The expectation exists that those who have heard these sermons may be more inclined to give freely and generously. While that assumption is true and is supported by the sermons, a theme that emerged in many of the sermons was thoughtful and planned giving. Stress on intentionally preparing and planning to give might as a result see this score reduced.

Appendix G

Glossary of Statistical Terminology

The definitions presented in this glossary are from Dictionary of Statistics and Methodology: A Nontechnical Guide for the Social Sciences, by W. Paul Vogt.

Alpha (α) “It is a measure of internal reliability of the items in an index. This (Cronbach’s) alpha ranges from 0 to 1.0 and indicates how much the items in an index are measuring the same thing” (4).

Analysis of Variance (ANOVA) “A test of statistical significance of the differences among the mean scores of two or more groups on one or more variables or factors. It is an extension of the t test, which can only handle two groups, to a larger number of groups. More specifically, it is used for assessing the statistical significance of the relationship between categorical independent variables and a continuous dependent variable. The procedure in ANOVA involves computing a ratio (F ratio) of the variance within the groups (error variance) to the variance between the groups (explained variance)” (7).

Correlation “The extent to which two or more things are related (‘co-related’) to one another. This is usually expressed as a correlation coefficient” (48).

Internal Consistency “The extent to which items in a scale are correlated with one another, which is to say the extent to which they measure the same thing” (114).

Mean “The average. To get the mean, you add up the values for each case and divide the total by the number of cases” (137).

n “Number: Number of subjects” (149).

P “Probability value, or p value. Usually found in an expression such as $p < .05$. This expression means: ‘The probability (p) that this result could have been produced by chance (or random error) is less than ($<$) five percent (.05).’ Thus, the smaller the number, the greater the likelihood that the result expressed was not merely due to chance. For example, $p < .001$ means that the odds are a thousand to one (one tenth of 1%) against the result being a fluke. What is being reported (.05, .001, and so on) is an alpha level or significance level. The p value is the actual probability associated with an obtained statistical result; this is then compared with the alpha level to see whether that value is (statistically) significant” (163).

r “Symbol for a Pearson’s correlation, which is a bivariate correlation (between two variables)” (186).

R “Symbol for a multiple correlation, that is, between more than two variables” (186).

R² “Symbol for a coefficient of multiple determination between a ‘dependent variable and two or more independent variables. Sometimes written, ‘*R*-squared.’

For example, if the R² between average individual income (the dependent variable) and fathers’ income, education level, and IQ were .43, that would mean that the effects of the fathers’ income, educational level, and IQ together explained (or predicted) 43% of the variance in individual’s average incomes” (186).

Reliability “The Consistency or stability of a measure or test from one use to the next. When repeated measurements of the same thing give identical or very similar results, the measurement instrument is said to be reliable” (195).

SD, Standard Deviation “A statistic that shows the spread or dispersion of scores in a distribution of scores; in other words, a measure of dispersion. The more widely the scores are spread out, the larger the standard deviation” (217-218).

Statistical Significance “Said of a value or measure of a variable when it is (“significantly”) larger or smaller than would be expected by chance alone” (221).

Stepwise Regression “A technique for calculating a regression equation that instructs a computer to find the ‘best’ equation by entering independent variables in various combinations and orders. Stepwise regression combines the methods of backward elimination and forward selection. The variables are in turn subject first to the inclusion criteria of forward selection and then to the exclusion procedures of backward elimination. Variables are selected and eliminated until there are none left that meet the criteria for removal” (223).

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